

Commonwealth of Massachusetts

SUFFOLK, ss.



SUPERIOR COURT DEPARTMENT
OF THE TRIAL COURT
CIVIL ACTION

No. 1684 CV 02726

Fossa Ltd, Icelandic PLUS LLC, Plaintiff(s)
and Steven Barlow

v.

I Jian Lin and Encompass, Defendant(s)
Communications, Inc.

SUMMONS

To the above-named Defendant:

You are hereby summoned and required to serve upon Valentini Curvits, Esq.
of Boston Law Group, PC plaintiff's attorney, whose address is 885 Bracen St, Ste 20, Newton, MA 02459, an answer to the complaint which is herewith served upon you, within 20 days after service of this summons upon you, exclusive of the day of service. If you fail to do so, judgment by default will be taken against you for the relief demanded in the complaint. You are also required to file your answer to the complaint in the office of the Clerk of this court at Boston either before service upon plaintiff's attorney or within a reasonable time thereafter.

Unless otherwise provided by Rule 13(a), your answer must state as a counterclaim any claim which you may have against the plaintiff which arises out of the transaction or occurrence that is the subject matter of the plaintiff's claim or you will thereafter be barred from making such claim in any other action.

Judith Fabricant

Witness, Judith Fabricant, Esquire, at Boston, the 2nd day of September, in the year of our Lord two thousand Sixteen.

Michael Joseph Donovan

Clerk/Magistrate

TRUE ATTEST COPY

Michael Joseph Donovan
DEPUTY SHERIFF

NOTES

1. This summons is issued pursuant to Rule 4 of the Massachusetts Rules of Civil Procedure.
2. When more than one defendant is involved, the names of all defendants should appear in the caption. If a separate summons is used for each defendant, each should be addressed to the particular defendant.
3. TO PLAINTIFF'S ATTORNEY: PLEASE CIRCLE TYPE OF ACTION INVOLVED
 (1) TORT — (2) MOTOR VEHICLE TORT — (3) CONTRACT — (4) EQUITABLE RELIEF — (5) OTHER

CIVIL ACTION COVER SHEET		DOCKET NO.(S)	Trial Court of Massachusetts Superior Court Department County: <u>Suffolk</u>																									
PLAINTIFF(S) Fossa Ltd., IcelandicPLUS LLC and Steven Barlow		DEFENDANT(S) I Jian Lin and Encompass Communications, Inc. d/b/a "BrandIntent"																										
ATTORNEY, FIRM NAME, ADDRESS AND TELEPHONE Valentin Gurvits – Boston Law Group, PC 825 Beacon Street, Suite 20, Newton, MA 02459 – 617-928-1804 Board of Bar Overseers Number 643572		ATTORNEY (if known)																										
Origin code and track designation																												
Place an x in one box only: <input checked="" type="checkbox"/> 1. F01 Original Complaint <input type="checkbox"/> 2. F02 Removal to Sup. Ct. C. 231, s. 104 (Before trial) (F) <input type="checkbox"/> 3. F03 Retransfer to Sup. Ct. C. 231, s. 102C (X) <input type="checkbox"/> 4. F04 District Court Appeal c. 231, s. 97 & 104 (After trial) (X) <input type="checkbox"/> 5. F05 Reactivated after rescript; relief from judgment/Order (Mass. R. Civ. P. 60) (X) <input type="checkbox"/> 6. E10 Summary Process Appeal (X)																												
TYPE OF ACTION AND TRACK DESIGNATION (See reverse side)																												
CODE NO.	TYPE OF ACTION (specify)	TRACK	IS THIS A JURY CASE?																									
B99	Breach of fiduciary duty, unjust enrichment, fraud, breach of contract	(F)	(x) Yes	() No																								
The following is a full, itemized and detailed statement of the facts on which plaintiff relies to determine money damages. For this form, disregard double or treble damage claims; indicate single damages only.																												
TORT CLAIMS (Attach additional sheets as necessary)																												
A. Documented medical expenses to date: <table border="0"> <tr> <td>1. Total hospital expenses</td> <td>-----</td> <td>\$</td> <td>0.00</td> </tr> <tr> <td>2. Total Doctor expenses</td> <td>-----</td> <td>\$</td> <td>0.00</td> </tr> <tr> <td>3. Total chiropractic expenses</td> <td>-----</td> <td>\$</td> <td>0.00</td> </tr> <tr> <td>4. Total physical therapy expenses</td> <td>-----</td> <td>\$</td> <td>0.00</td> </tr> <tr> <td>5. Total other expenses</td> <td>-----</td> <td>\$</td> <td>0.00</td> </tr> <tr> <td colspan="2"></td> <td>Subtotal</td> <td>\$ 0.00</td> </tr> </table>					1. Total hospital expenses	-----	\$	0.00	2. Total Doctor expenses	-----	\$	0.00	3. Total chiropractic expenses	-----	\$	0.00	4. Total physical therapy expenses	-----	\$	0.00	5. Total other expenses	-----	\$	0.00			Subtotal	\$ 0.00
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		Subtotal	\$ 0.00																									
B. Documented lost wages and compensation to date <table border="0"> <tr> <td>-----</td> <td>\$</td> <td>0.00</td> </tr> </table>					-----	\$	0.00																					
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C. Documented property damages to date <table border="0"> <tr> <td>-----</td> <td>\$</td> <td>0.00</td> </tr> </table>					-----	\$	0.00																					
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D. Reasonably anticipated future medical and hospital expenses <table border="0"> <tr> <td>-----</td> <td>\$</td> <td>0.00</td> </tr> </table>					-----	\$	0.00																					
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E. Reasonably anticipated lost wages <table border="0"> <tr> <td>-----</td> <td>\$</td> <td>0.00</td> </tr> </table>					-----	\$	0.00																					
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F. Other documented items of damages (describe) <table border="0"> <tr> <td>-----</td> <td>\$</td> <td>0.00</td> </tr> </table>					-----	\$	0.00																					
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G. Brief description of plaintiff's injury, including nature and extent of injury (describe) Defendant received funds from Plaintiff through fraud and misrepresentation and used them for personal gains instead of business purposes. <table border="0"> <tr> <td>\$</td> <td>At least \$200,000</td> </tr> <tr> <td>TOTAL</td> <td>\$ At least \$200,000</td> </tr> </table>					\$	At least \$200,000	TOTAL	\$ At least \$200,000																				
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CONTRACT CLAIMS (Attach additional sheets as necessary)																												
Provide a detailed description of claim(s): Defendants promised to use funds for business purposes but instead used it for personal purposes <table border="0"> <tr> <td>TOTAL</td> <td>\$ At least \$200,000</td> </tr> </table>					TOTAL	\$ At least \$200,000																						
TOTAL	\$ At least \$200,000																											
PLEASE IDENTIFY, BY CASE NUMBER, NAME AND COUNTY, ANY RELATED ACTION PENDING IN THE SUPERIOR COURT DEPARTMENT:																												
"I hereby certify that I have complied with the requirements of Rule 5 of the Supreme Judicial Court Uniform Rules on Dispute Resolution (SJC Rule 1:18) requiring that I provide my clients with information about court-connected dispute resolution services and discuss with them the advantages and disadvantages of various methods."																												
Signature of Attorney of Record		DATE: 08/31/2016																										

1684CV02726 Fossa Ltd et al vs. Lin, I Jian et al

Case Type	Torts	Initiating Action:	Other Tortious Action
Case Status	Open	Status Date:	09/01/2016
File Date	09/01/2016	Case Judge:	
DCM Track:	F - Fast Track	Next Event:	

[All Information](#) [Party](#) [Tickler](#) [Docket](#) [Disposition](#)

Party Information

Fossa Ltd - Plaintiff

Alias

Party Attorney

Attorney	Gurvits, Esq., Valentin David
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Phone Number	(617)928-1804
Attorney	Shayefar, Esq., Matthew
Bar Code	685927
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IcelandicPLUS LLC - Plaintiff

Alias

Party Attorney

Attorney	Gurvits, Esq., Valentin David
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Barlow, Steven - Plaintiff

Alias

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Attorney	Shayefar, Esq., Matthew
Bar Code	685927
Address	Boston Law Group, PC 825 Beacon Street Suite 20 Newton Centre, MA 02459
Phone Number	(617)928-1806

[More Party Information](#)

Lin, I Jian - Defendant

Alias

Party Attorney

[More Party Information](#)

Encompass Communications Inc - Defendant

Alias

Party Attorney

[More Party Information](#)**Ticklers**

Tickler	Start Date	Days Due	Due Date	Completed Date
Service	09/01/2016	90	11/30/2016	
Answer	09/01/2016	120	12/30/2016	
Rule 12/19/20 Served By	09/01/2016	120	12/30/2016	
Rule 12/19/20 Filed By	09/01/2016	151	01/30/2017	
Rule 12/19/20 Heard By	09/01/2016	180	02/28/2017	
Rule 15 Served By	09/01/2016	120	12/30/2016	
Rule 15 Filed By	09/01/2016	151	01/30/2017	
Rule 15 Heard By	09/01/2016	180	02/28/2017	
Discovery	09/01/2016	300	06/28/2017	
Rule 56 Served By	09/01/2016	330	07/28/2017	
Rule 56 Filed By	09/01/2016	361	08/28/2017	
Final Pre-Trial Conference	09/01/2016	480	12/25/2017	
Judgment	09/01/2016	732	09/03/2018	

Docket Information

Docket Date	Docket Text	File Ref Nbr.	Image Avail.
09/01/2016	Case assigned to: DCM Track F - Fast Track was added on 09/01/2016		
09/01/2016	Original civil complaint filed.	1	
09/01/2016	Civil action cover sheet filed (\$200,000.00)	2	
09/01/2016	Demand for jury trial entered.		
09/01/2016	Attorney appearance On this date Valentin David Gurvits, Esq. added for Plaintiff Fossa Ltd		
09/01/2016	Attorney appearance On this date Matthew Shayefar, Esq. added for Plaintiff Fossa Ltd		
09/01/2016	Attorney appearance On this date Valentin David Gurvits, Esq. added for Plaintiff IcelandicPLUS LLC		
09/01/2016	Attorney appearance On this date Matthew Shayefar, Esq. added for Plaintiff IcelandicPLUS LLC		
09/01/2016	Attorney appearance On this date Valentin David Gurvits, Esq. added for Plaintiff Steven Barlow		
09/01/2016	Attorney appearance On this date Matthew Shayefar, Esq. added for Plaintiff Steven Barlow		

Case Disposition

Disposition	Date	Case Judge
Pending		

COMMONWEALTH OF MASSACHUSETTS

Suffolk, SS.

Fossa Ltd.,
IcelandicPLUS LLC and
Steven Barlow

Plaintiffs,

v.

I Jian Lin and
Encompass Communications, Inc. d/b/a
“BrandIntent”

Defendants.

**Massachusetts Trial Court Division
Suffolk Superior Court
Case No.**

Jury Trial Requested

COMPLAINT AND JURY DEMAND

This is an action for fraud, embezzlement, breach of contract, breach of fiduciary duty and related causes of action where the Plaintiffs seek damages and other relief for the actions and omissions of Defendants.

PARTIES

1. The Plaintiff Fossa Ltd. is an Anguilla International Business Company, with registration number 2328479 with a registered office at Hannah Waver House, The Valley, Anguilla, British West Indies.

2. The Plaintiff IcelandicPLUS LLC is a Delaware limited liability company with a registered office at 16192 Coastal Highway, Lewes, Delaware.

3. The Plaintiff Steven Barlow is an individual who resides at 665 Washington St., PH27i, Boston, Massachusetts 02111 (“Barlow,” and together with the other Plaintiffs, “Plaintiffs”).

4. The Defendant I Jian Lin is an individual who, on information and belief, resides at 9 Riverview Heights, Amesbury, Massachusetts 01913, and who has a business address at 18 Graf Road #26, Newburyport, Massachusetts 01950 (“Lin”).

5. Upon information and belief, the Defendant Encompass Communications, Inc. d/b/a “BrandIntent” is a Massachusetts corporation with its principle office at 18 Graf Road #26, Newburyport, Massachusetts 01950 (“BrandIntent” and together with Lin, “Defendants”).

6. Upon information and belief, Lin is the sole shareholder, director and officer of BrandIntent.

FACTS

The Beginnings of the Relationship Between Barlow and Lin

7. Prior to March of 2013, Barlow was a semi-retired entrepreneur and business investor and Lin engaged in consulting for marketing, brand positioning and strategic planning through BrandIntent.

8. In or about March of 2013, Barlow and Lin began a close business relationship, built around mutual friendship, a past working relationship and trust.

9. In or about March of 2013, Lin approached Barlow for some advice about a pet food business he was involved in named Murr Inc. & Murr Ehf. (collectively, “Murr”) an Icelandic company and money that was allegedly owed to Lin for services rendered by BrandIntent for Murr.

10. One of the first new business opportunities that Barlow and Lin pursued together was in relation to the pet food company Murr.

11. After much discussion with Lin about Murr's business throughout March 2013 and meeting the Murr CEO and owner Einar Tamimi in April 2013, Barlow was invited to enter into a consulting agreement with Murr, which was executed on May 01, 2013.

12. Among other activities, Barlow and Lin intended to try to sell Murr pet food products in the United States and elsewhere.

13. From the onset Barlow opted out of being a "money investor" in Murr and kept his role as strictly consultative and to be solely compensated through commissions from the proceeds of sales of Murr products outside of USA.

14. After some months of building the Murr business, Barlow and Lin pursued third-party investors to finance Murr's growth strategy. During this time and during negotiations for a multimillion dollar investment and due diligence process Mr. Tamimi halted his financial support for Murr's United States operations. After this Barlow made his first visit to Iceland and met with all Murr business partners and vendors. It became clear that Murr & Mr. Tamimi owed monies to many parties. Barlow and Lin then organized and effectuated a Murr bankruptcy on behalf of all Murr creditors.

15. Following the initiation of the bankruptcy proceeding, Mr. Tamimi convinced the Icelandic court that he personally owned the brand name "Murr" and all IP relating to the formulas of Murr's dog and cat food. This derailed the plans for Barlow and Lin and all creditors to reorganize and finance Murr for ongoing operations and profits.

16. When Mr. Tamimi stopped funding Murr's United States activities Lin approached Barlow to provide "bridge loans" to Lin and BrandIntent so that he could keep the company afloat in an effort to sell the USA based Murr inventory in hopes to recover monies for all Barlow's loans and the efforts Barlow and Lin expended on Murr's behalf. Barlow agreed to

loan monies to Lin and BrandIntent with the terms that he would get the first money out from any sales and 50% of the sales proceeds beyond the repayments of all Barlow loans. The net amount of loans made Defendants in the furtherance of these sales opportunities was approximately \$91,000. Attached hereto as Exhibit 1 is documentation showing some of the loan payments Barlow made to BrandIntent.

17. Generally, Barlow agreed to loan and finance Lin's Murr related business expenses while engaged in business activities that would result in the sale of Murr products that were stored in Murr's United States warehouses and in Canada.

18. Barlow loaned considerable sums in connection with the pursuit of the Murr business opportunity, giving Lin the opportunity to connect with individuals within Murr and persons who were interested in purchasing Murr products and partners and vendors in USA, Iceland, Canada, China, and elsewhere and otherwise create business connections that were intended to be to be for the benefit of both of them.

19. Barlow loaned Defendants approximately \$91,000 of his own money in connection with the Murr business opportunity.

20. In the aftermath of the Murr bankruptcy, Barlow and Lin generally agreed that they would together pursue various other business opportunities beyond Murr. Their intent was that Barlow would provide funding as loans for these new business opportunities and provide his considerable business wisdom on a limited time basis and Lin would find business opportunities and operate and manage them as a full time executive.

21. After some time, Lin informed Barlow that the Murr business opportunity to sell the Murr product inventory was not going to be feasible, and Lin stated that he needed to dispose of it so that Barlow and Lin could move onto other new opportunities together.

22. However, as detailed below, Barlow later discovered that Lin sold Murr products to Chinese purchasers and did not account to Barlow for the sale and took all of the proceeds for personal gain.

Formation of Fossa Ltd

23. In or about the summer of 2014, Barlow and Lin identified another business opportunity involving collecting and/or purchasing natural products from Iceland for sale in the United States, Canada and elsewhere, which they agreed to pursue together through new business entities they would form together.

24. The business entity which they formed to pursue the Icelandic business opportunities in Iceland was the Plaintiffs Fossa Ltd..

25. Barlow and Lin also formed the Plaintiff IcelandicPLUS LLC, which does marketing support, assembly, warehouse storage and logistics for the Icelandic products in the United States and elsewhere.

26. Fossa Ltd. and IcelandicPLUS LLC and their businesses are collectively referred to herein as "Fossa."

27. Barlow and Lin are each 50% ultimate beneficial owners of Fossa.

28. Barlow and Lin are each officers and/or managers of Fossa.

29. Prior to, during and after the incorporation of Fossa on or about November 04, 2014, including during its operations, Barlow has loaned Fossa significant amounts of money in order to fund Fossa and its business and operations.

30. Barlow has loaned at least \$692,000 to Fossa since its inception.

31. Lin was permitted to use these funds only under the conditions that he use them reasonably and only for purposes that advanced the interests of Fossa and its business.

32. Lin was not permitted to use these funds for any personal purposes or for the benefit of BrandIntent or any other businesses of Lin.

33. Between August of 2014 and July of 2015, Barlow estimates that he loaned approximately \$435,000 to Fossa by payments to BrandIntent's bank accounts at TD Bank (see "Expense Practices" below). Outside these periods, Barlow has invested significant additional funds.

34. Lin was only permitted to use Fossa's funds (i.e., the funds loaned by Barlow) for meals and other *per diem* purposes while he was travelling to Iceland for Fossa as well as direct business expenses of Fossa.

35. Lin and Barlow agreed that any of Fossa's revenues shall first be used to pay back Barlow's loans to both Fossa and the Murr project before making any other distributions.

36. Until such time as Barlow recovered his loans, Lin and Barlow also agreed that Lin would not cause Fossa to take any actions outside the ordinary course of business, including by impairing the value of the assets of Fossa or otherwise interfering with the assets, goodwill or business of Fossa.

Expense Practices

37. Through at least July of 2015, Barlow and Lin agreed that, for ease and until the appropriate bank accounts could be set up, Fossa's expenses would be paid through BrandIntent's bank accounts, credit cards and debit cards and that Barlow and/or Fossa would reimburse BrandIntent for the Fossa expenses (only) upon Lin's request.

38. Through at least July of 2015, Lin would charge Fossa's expenses to BrandIntent and regularly request Barlow and/or Fossa to pay BrandIntent for the expenses.

39. When Lin would request payment for what he claimed were Fossa's expenses, Lin would not provide detailed expense reports, bank records or receipts – but he would instead only provide broad categories of expenses and the purported amounts and request that Plaintiffs repay him.

40. A few examples of Lin's explanations of expenses are attached hereto as Exhibit 2 (email from Lin dated September 2, 2014), Exhibit 3 (email from Lin dated September 8, 2014), Exhibit 4 (email from Lin dated January 22, 2015), and Exhibit 5 (email from Lin dated February 17, 2015).

41. It was not until Plaintiffs gained access to BrandIntent' bank records that Plaintiffs discovered that Lin had been providing fraudulent explanations for his expenses and reimbursement requests and that Plaintiffs had been paying Defendants for what were Lin's personal expenses or expenses otherwise not related to Fossa.

42. Upon review of the bank records, it became apparent that Lin was requesting reimbursement for the entirety of BrandIntent' credit and/or debit card charges and expenses, and that the credit and/or debit card charges and expenses did not match up with what Lin told Plaintiffs he was spending the money on.

43. To the contrary, Lin told Plaintiffs that he spent money on Fossa related expenses (for example, he said he was purchasing lamb horns and business related products and services for Fossa), but in fact he was spending much of that money on other items and services that were completely irrelevant to Fossa and were solely for Lin's personal benefit or his personal businesses.

Defendants' Embezzlement and Misuse of Funds

44. Starting at the latest in May of 2014, Defendants began to embezzle and misuse Plaintiffs' funds.

45. Plaintiffs (by reimbursing Defendants) have expended approximately \$458,000 just in the time period from August 2014 through July 2015. (Fossa's total expenses since its inception have been at least \$1,175,000.)

46. After extensive research of Defendants' records, Plaintiffs have calculated that only approximately \$289,000 of that \$458,000 amount was spent by Defendants on clear and reasonable purposes related to Fossa's business.

47. Proportionately, this means that up to 37% of all putative expenses of Fossa between August 2014 and July 2015 were actually misappropriated by Defendants for their own personal use and benefits.

48. Plaintiffs have calculated that Defendants spent approximately \$116,000 of the \$458,000 (i.e., 25%) on what are clearly personal purposes or purposes completely unrelated to Fossa.

49. Of the remaining approximately \$53,000 of the \$458,000 (i.e., 12%) Plaintiffs cannot at this time determine whether they were legitimate Fossa business expenses or otherwise.

50. The following are only a sampling of Defendants' personal or non-Fossa expenses for which Plaintiffs reimbursed Defendants, none of which were for Fossa business reasons:

- a. On August 26, 2014, Defendants paid \$650.00 to Gus's Bike Shop in North Hampton, New Hampshire, for which Plaintiffs reimbursed Defendants. See Exhibit 6 hereto, portion of BrandIntent bank statement from August 2014. Also clearly visible in Exhibit 6 are numerous other non-Fossa related expenses for which Defendants received money from Plaintiffs.

- b. On August 27, 2014, Defendants paid \$590.00 to Kaizen Tuning, a custom automotive shop in Boxborough, Massachusetts, for which Plaintiffs reimbursed Defendants. See Exhibit 6 hereto, portion of BrandIntent bank statement from August 2014. Also clearly visible in Exhibit 6 are numerous other non-Fossa related expenses for which Defendants received money from Plaintiffs.
- c. On September 9, 2014, Defendants paid \$1,225 to Papa Wheelies in Portsmouth, New Hampshire, which is a bicycle shop, for which Plaintiffs reimbursed Defendants. See Exhibit 7 hereto, portion of BrandIntent bank statement from September 2014. Also clearly visible in Exhibit 7 are numerous other non-Fossa related expenses for which Defendants received money from Plaintiffs.
- d. On September 12, 2014, Defendants paid \$2,269.94 to Gus' Bike Shop in North Hampton, New Hampshire, for which Plaintiffs reimbursed Defendants. See Exhibit 8 hereto, portion of BrandIntent bank statement from September 2014. Also clearly visible in Exhibit 8 are numerous other non-Fossa related expenses for which Defendants received money from Plaintiffs.
- e. On September 15, 2014, Defendants paid \$232.55 to the Shabu Zen restaurant in Allston, Massachusetts, for which Plaintiffs reimbursed Defendants. See Exhibit 9 hereto, portion of BrandIntent bank statement from September 2014. Also clearly visible in Exhibit 9 are numerous other non-Fossa related expenses for which Defendants received money from Plaintiffs.
- f. On October 20, 2014, Defendants paid \$81.91 to Blue Lagoon Verslun Grindavik ISL Cosmetic Store in Iceland, for which Plaintiffs reimbursed Defendants. See Exhibit 10 hereto, portion of BrandIntent bank statement from October 2014.

Also clearly visible in Exhibit 10 are numerous other non-Fossa related expenses for which Defendants received money from Plaintiffs.

- g. On November 17, 2014, Defendants issued a check in the amount of \$5,600 using Fossa's funds without any cognizable legitimate business purpose. See Exhibit 11 hereto, portion of BrandIntent bank statement from November 2014. Also clearly visible in Exhibit 11 are numerous other non-Fossa related expenses for which Defendants received money from Plaintiffs.
- h. On December 22, 2014, Defendants paid \$365.60 to Bassler Veterinary Hospital in Salisbury, Massachusetts, \$227.86 to the Coach store in Kittery, Maine and \$91.98 to the Aldo store in Burlington, Massachusetts, for all of which Plaintiffs reimbursed Defendants. See Exhibit 12 hereto, portion of BrandIntent bank statement from December, 2014. Also clearly visible in Exhibit 12 are numerous other non-Fossa related expenses for which Defendants received money from Plaintiffs.
- i. On February 3, 2015, Defendants paid \$12.29 to the Dunkin Donuts in Amesbury, Massachusetts, for which Plaintiffs reimbursed Defendants. See Exhibit 13 hereto, portion of BrandIntent bank statement from February 2015. Also clearly visible in Exhibit 13 are numerous other non-Fossa related expenses for which Defendants received money from Plaintiffs.
- j. On April 17, 2015, Defendants paid \$111.47 to Bed Bath and Beyond in Danvers, Massachusetts, for which Plaintiffs reimbursed Defendants. See Exhibit 14 hereto, portion of BrandIntent bank statement from April 2015. Also clearly

visible in Exhibit 14 are numerous other non-Fossa related expenses for which Defendants received money from Plaintiffs.

- k. On May 11, 2015, Defendants paid \$640.56 via PayPal to Tiretrack, a tire company, for which Plaintiffs reimbursed Defendants. See Exhibit 15 hereto, portion of BrandIntent bank statement from May 2015. Also clearly visible in Exhibit 15 are numerous other non-Fossa related expenses for which Defendants received money from Plaintiffs.
- l. On June 22, 2015, Defendants paid \$182.01 to Shio Japanese Restaurant in Portsmouth, New Hampshire and \$247.00 via PayPal to Vollkommen in San Jose, CA for car parts, for which Plaintiffs reimbursed Defendants. See Exhibit 16 hereto, portion of BrandIntent bank statement from June 2015. Also clearly visible in Exhibit 16 are numerous other non-Fossa related expenses for which Defendants received money from Plaintiffs.
- m. On June 29, 2015, Defendants paid \$168.00 to the Lululemon Athletica clothing store in Natick, Massachusetts, for which Plaintiffs reimbursed Defendants. See Exhibit 17 hereto, portion of BrandIntent bank statement from June 2015. Also clearly visible in Exhibit 17 are numerous other non-Fossa related expenses for which Defendants received money from Plaintiffs.
- n. On July 14, 2015, Defendants paid \$235.48 to the Cole Haan store in Kittery, Maine, for which Plaintiffs reimbursed Defendants. See Exhibit 18 hereto, portion of BrandIntent bank statement from July 2015. Also clearly visible in Exhibit 18 are numerous other non-Fossa related expenses for which Defendants received money from Plaintiffs.

o. On July 23, 2015, Defendants paid \$3,976.52 to B&H Photo in New York, for which Plaintiffs reimbursed Defendants. See Exhibit 19 hereto, portion of BrandIntent bank statement from July 2015. Also clearly visible in Exhibit 19 are numerous other non-Fossa related expenses for which Defendants received money from Plaintiffs.

51. Attached hereto as Exhibit 20 is a spreadsheet setting forth Defendants' non-Fossa expenditures in detail.

52. On information and belief, Defendants would regularly make checks out to cash or send wires or make other untraceable payments, which Lin explained to Barlow and Fossa as being for business purposes, but were instead were for his own personal use or non-Fossa uses

53. Defendants' expenditures of Plaintiffs' funds for illegitimate purposes only began to slow down after Plaintiffs instituted strict accounting procedures and put in spending controls.

Lin's Unreasonable Expenses

54. Even Lin's expenses which conceivably could have been classified as business expenses were unreasonable and indicate abuse.

55. For example, Lin spent an average of approximately \$161.00 per day for business meals while on his trips to Iceland.

56. The following are just a few examples of the extraordinarily expense meals expensed by Lin on his business trips to Iceland: \$390.00 at Rub 23 Akureyri on October 10, 2014; \$385.57 at Fiskmarkadurinn Reykjavik on October 20, 2014; \$263.99 at Fiskfelagid Reykjavik on December 11, 2014; and \$469.23 at Studio Braud Kopavogur on February 13, 2015.

57. Barlow, on the other hand, spent an average of approximately \$80.00 per day for business meals while on his trips to Iceland.

58. On information and belief, Lin's children and others travelled with him on his business trips to Iceland, and Lin charged much of their expenses to Fossa.

Other Persons Were Using Lin's Business Credit Card for Personal Expenses

59. On information and belief, Lin would provide BrandIntent' debit card to his family and/or friends to use for their own personal purposes, for which he would later be reimbursed by Plaintiffs.

60. Lin travelled to Iceland for Fossa's business from February 2, 2015 through February 13, 2015. See Exhibit 21 hereto, a portion of BrandIntent' bank records showing Lin's expenses in Iceland during this time period, including, for instance, a \$95.00 charge for airport transportation on February 2, 2015 and charges in Iceland starting thereafter.

61. In that same time period that Lin was in Iceland from February 2 to 13, 2015, there were numerous charges on BrandIntent' debit card to businesses in the United States, totaling over \$1,000.00. Some of those expenses include \$17.38 to Pet City in Seabrook, New Hampshire on February 3, 2015 and \$43.11 to the CVS in Amesbury, Massachusetts on February 12, 2015. See Exhibit 21.

62. Lin travelled to Iceland for business from July 1 through July 14 of 2015. See Exhibit 22, a portion of BrandIntent' bank records showing Lin's expenses in Iceland during this time period

63. Despite being in Iceland at that time, on July 13, 2015, there were at least \$779.77 of charges to Fossa's account from clothing stores in the Kittery Outlet Mall in Kittery, Maine. See Exhibit 22.

64. Defendants were reimbursed for all these US expenses while Lin was travelling in Iceland – expenses that could not possibly have been related to Lin’s work for Fossa.

Lin Intentionally Failed to Respond to Explanations

65. Starting at the latest in January of 2015, Barlow began questioning Lin about his expenditures on the business.

66. For example, on January 20, 2015, Barlow emailed Lin the following: “I know you are working very hard and making great progress. I need to have a better understanding of the spending to date and going forward. Please send me details on the following....” The Email then listed 12 wire transfers totaling over \$40,000.00. Barlow explained that he did “not have unlimited funds for keeping Fossa afloat and I am getting a bit concerned.” See Exhibit 23 hereto.

67. Lin never provided all of the information requested in that email.

68. On February 16, 2015, Barlow sent another email to Lin asking for details on the previous 12 wire transfers as well as another 7, to which Lin never responded with all of the information requested. See Exhibit 24 hereto.

69. Barlow, and eventually the bookkeeper that Fossa hired, sent emails of this sort to Lin on nearly a monthly basis, which Lin largely ignored. See, for example, Exhibit 25 and Exhibit 26.

Lin Misappropriates Iceland Grant Money

70. On or about June 1, 2015, the Icelandic development agency Vaxtasamningur Vestfjarda deposited \$2,743.96 into BrandIntent’s bank account. See Exhibit 27 hereto.

71. On information and belief, this was a grant for Fossa.

72. Defendants never reported this income that was due to Fossa to Plaintiffs and Lin did not send this revenue to Barlow as he agreed, given the enormous debt that Fossa had to Barlow and that all revenues would first be paid to Barlow.

Lin's Collusion to Usurp Fossa Opportunities with Gordon Shaw and Shiran K. Pórisson

73. One of Fossa's important business contacts in Iceland was an individual by the name of Shiran K. Pórisson ("Mr. Pórisson"), with whom Lin created a business relationship under Fossa's name and using Fossa's funds.

74. In July of 2015, Lin began working with Mr. Pórisson to bring a potential business affiliate, a venture capitalist named Gordon Shaw ("Mr. Shaw"), to Iceland to begin work on other projects in Iceland.

75. Although the business with Mr. Shaw was a Fossa business opportunity, Lin worked with Mr. Pórisson to usurp the business opportunity for himself and BrandIntent.

76. In an email dated July 28, 2015, Lin wrote to Mr. Pórisson and stated that Mr. Shaw "really wants to see what I am up to and what interests me in Iceland but mostly he is investing in me and my vision here," indicating that he was meeting with Gordon for his own personal purposes. See Exhibit 28 hereto.

77. However, his entire business trip to Iceland when he met with Mr. Shaw was paid for by Fossa.

78. In December of 2015, Lin took a family trip to Iceland, which he described to Mr. Pórisson in an email dated December 14, 2015 as "a stealth trip so we will not be telling anyone."

79. Despite it being a family trip and a "stealth trip," Lin expensed the trip to Fossa and did not tell Barlow about the trip or its purposes. On information and belief, Lin used this

and other trips as a means to build up his non-Fossa business in Iceland and to usurp Fossa's business opportunities.

80. In December of 2015, Lin gave a key to the apartment that Fossa had rented in Iceland for Fossa purposes only to Mr. Pórisson for Mr. Pórisson's personal use and without telling Barlow or accounting for such use to Plaintiffs.

Lin Misappropriates Fossa's Fish Skin Project

81. Soon after the formation of Fossa, Barlow and Lin discussed and had plans to expand the business of Fossa from its initial product of lamb horns to other items sourced from Iceland, including fish skins and fish related products.

82. Barlow and Lin had numerous conversations over many months about Fossa purchasing and selling the fish skins. See, for example, Exhibits 29-31, emails from Lin to Barlow regarding progress on the fish skin project (with irrelevant and confidential business communications omitted) and photos of Lin visiting fish skin suppliers.

83. Barlow and Fossa expended time, resources and funds working on the fish skin business.

84. Lin originally approached other parties to work on the fish skin project under the Fossa name and using Fossa funds.

85. After Lin created these connections and the groundwork under Fossa, Defendants usurped the business opportunities, and sought to have money that should have been paid to Fossa for the project paid to BrandIntent instead.

86. In an email thread dated December 30, 2015 with Mr. Pórisson, Mr. Pórisson emailed Lin at his Fossa email address with documents listing Fossa as the entity working on the fish skins project. See Exhibit 32 hereto.

87. Lin emailed Mr. Pórisson back and stated, falsely and fraudulently, that “it was a BrandIntent project and not a Fossa project.” Exhibit 32.

88. Lin thereafter executed documents for the project in his own and BrandIntent’ name rather than in Fossa’s name, taking the business opportunities that were meant for Fossa. See Exhibit 33 hereto.

89. Upon information and belief, Lin personally received \$32,590 for usurping the fish skins project that should have been Fossa’s. See Exhibit 33 hereto.

90. Lin purposefully hid from Plaintiffs Defendants’ transactions relating to the fish skins and the funds.

Defendants Sold Murr Products Without Including or Informing Barlow

91. As noted above, Barlow and Lin were partners in the Murr project, with Barlow fronting significant funds as loans towards that project.

92. Barlow and Lin agreed that any revenue realized from the Murr project would first be used to repay Barlow’s loans into the project before splitting profits between them.

93. In March of 2014, Barlow and Lin discussed a potential deal where they would sell Murr products to China.

94. Lin told Barlow that the China deal could not be completed.

95. However, Lin completed the deal without telling Barlow and, on May 21, 2014, Lin received \$46,130 for selling Murr products in China. See Exhibit 34, a portion of BrandIntent’ bank statement showing incoming wire from Zenwotronic Enterprises Co., a Chinese retailer of pet products.

96. Attached hereto as Exhibit 35 is also a screenshot of a website from China selling Murr products in China that were sold to it by Lin.

97. Lin never told Barlow about the sale and never shared any of the revenue from the sale with Barlow.

98. Defendants purposefully hid the sale of the Murr products from Barlow and kept the proceeds, which should have been paid to Barlow.

Additional Factual Allegations

99. In an email on or about September 18, 2015, Lin admitted to a contractor for Fossa, Omar Mar Jonsson, that the records he has been providing Barlow for his expenses were incorrect. Specifically, he wrote: "The record I have for Steve [Barlow] does not match aureus Icelandic record." See Exhibit 36.

100. Defendants purchased certain physical items and property to be used in Fossa's business and warehouse in the United States, for which Plaintiffs reimbursed Defendants. After those items and property were delivered to the warehouse, Lin over time entered the warehouse and took the items and property, which he converted for Defendants' use. Those items and property include, without limitation, fish skin samples, horns, marrow products, lamb skins, horn knives, furniture, a saw/buffer, a label printer, an iPad and an iPhone. Those items and property have not been returned.

101. In or about July of 2015, when Fossa implemented stricter accounting and bookkeeping procedures, which had the effect of limiting Lin's ability to further embezzle and misuse funds, Lin began to complain about health problems, which he used as an excuse to stop responding to requests to explain his questionable activities. On information and belief, Lin was overstating the suffering from his health problems and continues to do so to date for effect.

102. All told, Plaintiffs estimate that Defendants have damaged Plaintiffs in an amount of at least \$200,000 to \$250,000, though the exact amount may be greater and cannot be

determined as a result of the actions and omissions taken by Defendants to hide their activities. This amount is calculated as follows: \$116,000 of personal and non-Fossa expenses charged to Plaintiffs, plus the \$2,743.96 grant from Vaxtasamningur Vestfjarda that Defendants kept for themselves, plus \$46,130 from the sale of Murr products that Defendants kept for themselves, plus \$32,590 in funding for the fish skin project that Defendants kept for themselves, plus up to \$53,000 of additional expenses which Plaintiffs cannot at this time determine are legitimate Fossa expenses.

103. Additionally, on information and belief, Defendants inflated the costs of legitimate expenses and wages for personnel of Fossa and skimmed cash off the top of those expenses and wages, which they kept for themselves. Plaintiffs at this time cannot determine the amount of such monies embezzled by Defendants.

COUNT I
Breach of Fiduciary Duty
Plaintiffs against Lin

104. Plaintiffs repeat, re-allege and incorporate each and every allegation listed in the preceding paragraphs as if set forth herein.

105. Lin, as a partner to Barlow and as an officer of Fossa, owed a fiduciary duty to Plaintiffs.

106. Lin breached his fiduciary duty by engaging in the acts and omissions set forth herein.

107. In consideration of the above facts and circumstances, to the extent that demand would be required, demand on the management of Fossa would be futile.

108. Plaintiffs have suffered direct harm and damages from Lin's breaches of fiduciary duties for which Lin is personally liable.

COUNT II
Breach of Contract
Plaintiffs against Lin

109. Plaintiffs repeat, re-allege and incorporate each and every allegation listed in the preceding paragraphs as if set forth herein.

110. The Parties made several agreements between themselves regarding their relationships and business opportunities.

111. Without limitation, Barlow and Lin agreed that any activities relating to Murr would be a joint project between them and that any revenues from that project would first go to paying back Barlow's loans.

112. Without limitation, Barlow, Lin and Fossa agreed that Barlow's loans in Fossa would be used only for Fossa purposes and not for Lin's personal purposes or other purposes.

113. Without limitation, Barlow, Lin and Fossa agreed that all business opportunities in Iceland, including any business opportunity relating to fish skins, would be Fossa's business opportunities.

114. Without limitation, Barlow, Lin and Fossa agreed that Lin would not take any action which would cause damage to Fossa's assets, business or goodwill.

115. Barlow and Fossa have complied with their obligations under the agreements between the parties.

116. Lin has breached the agreements between the parties, including, without limitation, by his acts set forth herein.

117. Barlow and Fossa have suffered direct harm and damages resulting from Lin's breaches of the agreements, for which Lin is liable.

COUNT III
Unjust Enrichment

Plaintiffs against Defendants

118. Plaintiffs repeat, re-allege and incorporate each and every allegation listed in the preceding paragraphs as if set forth herein.

119. By engaging in the acts and omissions set forth herein, Defendants have received benefits to which Plaintiffs are entitled.

120. Under the circumstances described herein, it would be inequitable for Defendants to retain such benefits without payment for their value to Plaintiffs.

121. Defendants have been unjustly enriched by Plaintiffs and equity and good conscience require Defendants to make restitution to Plaintiffs for the benefits that Defendants have inequitably retained from Plaintiffs.

COUNT IV
Fraudulent Misrepresentation
Plaintiffs against Defendants

122. Plaintiffs repeat, re-allege and incorporate each and every allegation listed in the preceding paragraphs as if set forth herein.

123. Defendants made numerous misrepresentations to Plaintiffs with the intention that Plaintiffs would rely upon them.

124. Without limitation, Lin represented to Barlow that he would use any of the revenues from the Murr project to first pay back Barlow's loans and then he would share the profits with Barlow.

125. Without limitation, Defendants represented to Plaintiffs that they would use Barlow's loans in Fossa only for Fossa business purposes and not for any personal or other purposes.

126. Without limitation, Lin represented to Plaintiffs that the business activities he was engaging in in Iceland and elsewhere were for the benefit of Fossa, and not for his own personal benefit or the benefits of others, including BrandIntent.

127. Without limitation, Defendants represented to Barlow and Fossa that the expenses they requested reimbursements for were for Fossa's business purposes only and not for any other purposes.

128. Defendants' representations were false and Defendants knew them to be false when they made them or they made recklessly without knowledge of their truthfulness.

129. Defendants made the false representations with the intent that Plaintiffs would rely on them.

130. Plaintiffs justifiably relied on the false representations, including by, without limitation, investing further funds in Fossa, making payments to Defendants and permitting Defendants to continue to spending Plaintiffs' funds.

131. As a direct result, Plaintiffs have suffered harm and damages for which Defendants are liable.

COUNT V
Embezzlement
Plaintiffs against Defendants

132. Plaintiffs repeat, re-allege and incorporate each and every allegation listed in the preceding paragraphs as if set forth herein.

133. Defendants have dishonestly withheld and/or taken funds and other property from Plaintiffs, the true owners of the funds and other property.

134. Without limitation, Lin entered the warehouse of Fossa and took Fossa's items and property.

135. Defendants have acted with the intent to deprive Plaintiffs of their rights to possess and use the funds and other property for Defendants' use.

136. Defendants' acts have directly caused Plaintiffs damages and harm for which Defendants are liable.

COUNT VI
Conversion
Plaintiffs against Defendants

137. Plaintiffs repeat, re-allege and incorporate each and every allegation listed in the preceding paragraphs as if set forth herein.

138. By engaging in the acts and omissions set forth herein, Defendants have converted Plaintiffs' property, including funds and other property, for their own use, intentionally and without consent.

139. Without limitation, Lin entered the warehouse of Fossa and took Fossa's items and property.

140. Defendants' actions and omissions have caused direct damages and harm to Plaintiffs for which Defendants liable.

COUNT VII
Civil Conspiracy
Plaintiffs against Defendants

141. Plaintiffs repeat, re-allege and incorporate each and every allegation listed in the preceding paragraphs as if set forth herein.

142. Defendants devised and engaged in a common design with other parties, including, on information and belief, other employees and contractors of Fossa and BrandIntent (including, without limitation, Mr. Pórisson) and Lin's children and other parties whose

identities are only known to Defendants at this time (collectively, the “Conspirators”), one or more of whom, on information and belief, reside in Iceland, to commit wrongful acts.

143. As described herein, Defendants committed tortuous and other wrongful acts in furtherance of the common design of the Conspirators.

144. Without limitation, Defendants and the other Conspirators engaged in acts and omissions in a common design to embezzle funds and other property from Plaintiffs.

145. This conspiracy has caused direct harm and damages to Plaintiffs for which Defendants are liable.

COUNT VIII
Accounting
Plaintiffs against Defendants

146. Plaintiffs repeat, re-allege and incorporate each and every allegation listed in the preceding paragraphs as if set forth herein.

147. As set forth in detail herein, Defendants have committed fraud and other illicit acts against Plaintiffs.

148. As part of the fraud and other illicit acts, Defendants have concealed their wrongful acts from Plaintiffs.

149. Plaintiffs are unable to ascertain the full extent of their damages without a full and complete accounting of the benefits Defendants have derived from Plaintiffs.

150. Plaintiffs require a full and complete accounting of Defendants’ assets and finances to determine their damages.

151. Plaintiffs do not have an adequate remedy at law and are entitled to equitable relief in the form of an accounting by Defendants.

COUNT IX
Violation of RICO, 18 U.S.C. § 1962(c)

Plaintiffs against Defendants

152. Plaintiffs repeat, re-allege and incorporate each and every allegation listed in the preceding paragraphs as if set forth herein.

153. Defendants have acted in concert with the other Conspirators to violate the civil RICO statute and have thereby caused damages to Plaintiffs.

154. The Conspirators have assisted, aided and abetted Defendants in many of their acts and omissions set forth herein.

155. The association of the Conspirators constitutes an enterprise within the meaning of 18 U.S.C. § 1961(4), which enterprise was engaged in, and whose activities affected, interstate and foreign commerce. The enterprise was and is continuous in that it lasted for at least one year, has an ascertainable structure and is distinct from the predicate offenses alleged herein.

156. Upon information and belief, the role of each of the Conspirators is as follows:

- a. Lin was the head of the Conspirators and is responsible for gaining access to Barlow and Fossa's funds and resources for use by the other Conspirators.
- b. BrandIntent were the corporate entity through which the illegitimate transactions flowed.
- c. Lin's children knowingly received funds and other goods and services by way of Lin's embezzlement and other bad acts and held them for their own and Lin's use.
- d. Shiran Þórisson was Lin's contact and conspirator based in Iceland who helped him engage in business dealings in Iceland when he couldn't be there physically himself and who otherwise assisted Lin in his activities.

e. Fossa's employees and/or contractors were responsible for keeping Barlow and Fossa from learning about the true dealings of Defendants and the Conspirators, hiding important information and providing false information.

157. The Conspirators are each a person within the meaning of 18 U.S.C. § 1961(3) and are each separate from the enterprise.

158. The Conspirators' scienter is clearly established from their pattern and practices alleged herein.

159. Each Conspirator participated and conspired with the other Conspirators to participate in the affairs of the aforementioned enterprise through a pattern of racketeering activity, as set forth more fully below, all in violation of 18 U.S.C. § 1962(c).

Wire Fraud, violation of 18 U.S.C. § 1343

160. The Conspirators, having devised or intending to devise a scheme or artifice to defraud and/or obtain money or property by means of false or fraudulent pretenses, representations or promises, transmitted or caused to be transmitted, writings, signs, or signals by means of wire communications in interstate or foreign commerce for the purpose of executing such scheme or artifice.

161. The Conspirators have engaged in the predicate acts of wire fraud in violation of 18 U.S.C. § 1343 by sending emails, text messages, initiating telephone calls and engaging in other communications over the wire communications of interstate commerce. The full extent of the wire fraud and other predicate acts by the Conspirators is unknown to Plaintiffs at this time.

162. The Conspirators have engaged in the following partial list of predicate acts of wire fraud in violation of 18 U.S.C. § 1343:

- a. On January 15, 2015, Lin sent Barlow an email explaining the status of his ongoing business trip to Iceland (which was expensed to Fossa), including information about how he visited an automated fish skin production facility for pet chews, which Lin indicated would be a business opportunity for Fossa. See Exhibit 31. However, it was Lin's intention (as he later accomplished) to take that business opportunity for himself after using Fossa's funds to explore it.
- b. On January 17, 2015, Lin sent Barlow an email stating that "Fish skin is dead." However, Lin instead took the fish skin project on as his own. See Exhibit 37.
- c. On numerous occasions, Lin sent emails to Barlow requesting additional funding and setting forth budgets for what he said were business expenses, but which Plaintiffs now understand were largely for personal expenses. Lin sent such emails on September 2, 2014 (Exhibit 2), September 8, 2014 (Exhibit 3), January 22, 2015 (Exhibit 4), February 17, 2015 (Exhibit 5) and beyond.
- d. In the September 13, 2014 email, Lin stated that "I have been very strict and careful on spending the cash and at times overly stressed about it. As you know that I will not spend any funds unless it is necessary." See Exhibit 38 (irrelevant portions omitted). To the contrary, on the day before, on September 12, 2014, Lin spent \$2,269.94 of Fossa's funds at Gus' Bike Shop in North Hampton, New Hampshire. See Exhibit 8.
- e. On August 3, 2015, Lin responded to an email from Fossa's bookkeeper, Sonya Livshits, where the bookkeeper asked Lin to respond to expenses which were never explained. Lin responded by email that he could not provide explanations at that time. See Exhibit 39. Upon information and belief, Lin knew what the

expenses were for but never explained them because they were personal expenses and he wanted to hide his bad acts. Lin never did explain all the expenses.

- f. On December 30, 2015, Lin send an email to Mr. Þórisson asking him to change the business entity on the fish skin project documents from Fossa to BrandIntent. See Exhibit 32.
- g. On or about September 18, 2015, Lin sent an email to a contractor for Fossa, Omar Mar Jonsson, explaining "The record I have for Steve [Barlow] does not match aureus Icelandic record." See Exhibit 36.
- h. On or about November 31, 2015, Lin emailed to Barlow and/or Sonya Livshits an expense report which fraudulently stated that his personal expenses on Fossa's account were for business purposes. See Exhibit 40. Furthermore, even some of those expenses which were purportedly for Fossa's business and warehouse and did actually originally appear in Fossa's warehouse, later disappeared from the warehouse without explanation. Lin entered the warehouse and took those items for Defendants' use and has not returned them.

163. Each Conspirator knew, expected, reasonably foresaw and intended that the facilities of wire communications would be used in furtherance of the racketeering scheme and that such use was an essential part of the scheme.

Monetary Transactions in Property Derived from Specified Unlawful Activity,
Violations of 18 U.S.C. § 1957

164. The conspirators knowingly engaged in monetary transactions involving property valued at greater than \$10,000, with the knowledge that the property involved was derived through wire fraud in violation of 18 U.S.C. § 1343.

165. The Conspirators engaged in numerous monetary transactions in violation of 18 U.S.C. § 1957. The total number of such unlawful transactions committed by the enterprise is unknown to Plaintiffs at this time.

166. Plaintiffs only have access to certain of BrandIntent's bank account records, which themselves show hundreds of transactions that could not possibly be Fossa-related business expenses, but only personal expenses or expenses related to other business. Plaintiffs believe that Defendants may have further documents showing even further use of the monies derived from their unlawful activities.

Laundering of Monetary Instruments, Violations of 18 U.S.C. § 1956

167. The Conspirators, knowing that the property involved in the financial transactions represented the proceeds of some form of unlawful activity, conducted or attempted to conduct such transactions with the intent to promote the carrying on of wire fraud in violation of 18 U.S.C. § 1343, or knowing that the transaction was designed in whole or in part to conceal or disguise the nature, location, ownership or control of the proceedings of wire fraud in violation of 18 U.S.C. § 1343.

168. The Conspirators engaged in numerous monetary transactions in violation of 18 U.S.C. § 1956. The total number and value of such unlawful transactions committed by the enterprise is unknown to Plaintiffs at this time.

Pattern of Racketeering Activity

169. The aforesaid acts had the same or similar purposes, results, participants, victims and/or methods of commission, and were otherwise interrelated by distinguished characteristics and were not isolated events. The pattern of racketeering activity engaged in by the Conspirators

consisted of a scheme executed by the aforementioned participants beginning on or before May of 2013 and continuing to date. That pattern included the multiple predicate acts alleged herein.

170. The Conspirators participated in the scheme through themselves, the participants identified herein, and others whose identities are unknown to Plaintiffs at this time.

171. Each Conspirator's participation was essential to the racketeering scheme.

172. The precise role played by each Conspirator is unknown to Plaintiffs at this time because evidence concerning the full extent of their participation exists exclusively within their possession and knowledge.

173. Plaintiffs have been injured in their business or property as a direct and proximate result of the violation of 18 U.S.C. § 1962(c).

174. By reason of this violation of 18 U.S.C. § 1962(c), Plaintiffs are entitled to recover three times their damages plus interest, costs and attorneys' fees.

COUNT X
RICO Conspiracy, 18 U.S.C. § 1962(d)
Plaintiffs against Defendants

175. Plaintiffs repeat, re-allege and incorporate each and every allegation listed in the preceding paragraphs as if set forth herein.

176. In violation of 18 U.S.C. § 1963(d), Defendants and other Conspirators conspired to violate the provisions of 18 U.S.C. § 1962(c) in that, beginning in 2013 or earlier, and continuing to the present, they knowingly agreed and conspired to conduct or participate, directly or indirectly, in the affairs of an enterprise through the pattern of racketeering activity described above. The volume and frequency of the transaction and the continuance of the scheme alleged herein for over a year could not have occurred without the consent and knowing connivance of Defendants and the other Conspirators.

177. As part of and in furtherance of the conspiracy, Defendants agreed to and conspired in the commission of the predicate acts alleged above, with the knowledge that they were in furtherance of that pattern of racketeering activity.

178. As part of and in furtherance of their conspiracy, Defendants agreed to and did commit at least two predicate acts of racketeering.

179. None of the Conspirators has withdrawn or otherwise disassociated himself or herself from the conspiracy alleged herein.

180. Plaintiffs have been injured in their business and/or property as a direct and proximate result of the violations of 18 U.S.C. § 1962(d).

181. By reason of these violations of 18 U.S.C. § 1962(d), Plaintiffs are entitled to recover three times their damages plus interest, costs and attorneys' fees.

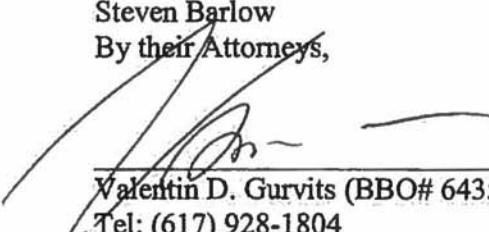
REQUESTED RELIEF

WHEREFORE, Plaintiffs pray that this honorable court will award the following:

- A. Enter judgment for Plaintiffs on all Counts of their Complaint;
- B. Award Plaintiffs damages and losses as determined at trial, including, without limitation, actual damages, consequential damages, punitive damages, attorneys' fees, multiple damages, interest and costs as provided by law;
- C. An order for Defendants to provide a full accounting of their assets and finances from January 2013 through the present, or for such period as the Court may direct;
- D. Award Plaintiffs compensatory damages, treble damages, attorneys' fees and costs pursuant to 18 U.S.C. § 1962; and
- E. Grant Plaintiffs such other relief as the Court deems just.

PLAINTIFFS DEMAND A TRIAL BY JURY ON ALL ISSUES

Respectfully submitted,
The Plaintiffs,
Fossa Ltd.,
IcelandicPLUS LLC and
Steven Barlow
By their Attorneys,



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Dated: August 31, 2016

Exhibit

1



Transaction Details
 Prepared for
Steven Barlow
 Account Number
 [REDACTED]

Comultimo Card / July 13, 2013 to August 31, 2013
 Search results for: encompass

Date	Description	Card Member	Amount
Oct 11 2013	ENCOMPASS COMMUNICAT617-733-2796	Steven Barlow	\$8,500.00
Nov 06 2013	ENCOMPASS COMMUNICAT617-733-2796	Steven Barlow	\$10,000.00
Nov 21 2013	ENCOMPASS COMMUNICAT617-733-2796	Steven Barlow	\$15,000.00
Jan 17 2014	ENCOMPASS COMMUNICAT617-733-2796	Steven Barlow	\$10,000.00
Feb 20 2014	ENCOMPASS COMMUNICAT617-733-2796	Steven Barlow	\$5,000.00
Mar 21 2014	ENCOMPASS COMMUNICAT617-733-2796	Steven Barlow	\$3,200.00
Mar 21 2014	ENCOMPASS COMMUNICAT617-733-2796	Steven Barlow	\$10,000.00
Apr 01 2014	ENCOMPASS COMMUNICAT617-733-2796	Steven Barlow	\$7,000.00

SUMMARY

Payments	\$0.00
Pay In Full Charges	\$68,700.00
Pay Over Time Charges	\$0.00
Credits	\$0.00
Total	\$68,700.00

Exhibit

2

From: [ijianlin07 <ijianlin07@gmail.com>](mailto:ijianlin07@gmail.com)
Subject: Re: Funding
Date: September 2, 2014 at 3:10:16 PM EDT
To: [stevebarlow <steve@barlow.name>](mailto:stevebarlow@barlow.name)

Steve,

I transferred funds for the registration and filing for the branch office of Fossa in Iceland the day I departed for Iceland as we had discussed prior. Without knowing the complexity of the matter intimately lots of additional expenses were necessary as "on the spot" or "pay as you go" during the visit here.

The extension and change of flight costs \$1590 right away. All guesthouse were sold out and shiran's office was not able to find hotel vacancy with their rates.

The flying in and out of Isafjordur was definitely not an expected item but due to timing it was necessary instead of driving. Then the attorney costs, and the extension of stay maxed out my card. Tomorrow I have rented a car for the visiting of the other slaughter houses as well as hotel costs in Reykjavik (entire city sold out, only top 2 hotels are available but at a premium rate). I estimate I will need \$4450 to cover the rest of trip meeting and visiting slaughter houses and initiate rentals for freezing container and transport. As well as the deposit for the shop that's currently producing the products for our samples. That's conservative and tight.

The cost for the labels for product update

I am in meeting now and will try to get you an estimate of operation expenses soon.

Please let me know. Thank you very much.

Sent from my iPhone.

I Jian Lin

On Sep 2, 2014, at 3:04 PM, [stevebarlow <steve@barlow.name>](mailto:stevebarlow@barlow.name) wrote:

Please send me an accounting of the expenses that you think we will need to fund over the next few months so that I can prepare the funds.

Also, send me the expenses that you will run against the TD account. Also, after each TD expense please send me an email for my records.

We will discuss and work out the funds when you get back. We will need to work out a payment plan that gets the funding back to me. Thanks.

Regards,

Steve

Exhibit

3

From: I Jian Lin <ilin@brandintent.com>
Subject: expense to date from TD
Date: September 8, 2014 at 8:13:12 PM EDT
To: Steve Barlow <steve@barlow.name>, "sbarlow@murrfoods.com Barlow"
<sbarlow@murrfoods.com>

\$3200 registration and filing
\$1550 Attorney preparation in Isafjodur
\$3000
- \$1600 Ticket penalty
- \$400 Bragi Gas and hotel
- \$650 Additional 3 day Stay in Reykjavik
- \$350. Flight from Isafjordur (one way)

From TD

I Jian Lin • Brandintent
President, Strategic + Creative Director
ilin@brandintent.com
www.brandintent.com
(o) +1.978.255.4528 • (c) 617.733.2796

Exhibit

4

From: I Jian Lin <ilin@fossaltd.com>
Subject: Catching up and budgetary planning
Date: January 22, 2015 at 4:00:07 PM EST
To: Steve Barlow <sbarlow@fossaltd.com>
Cc: I Jian Lin <ilin@fossaltd.com>, I Jian Lin <ilin@brandintent.com>

Steve,

Finally got a chance to go through the wires and expenses since our last meeting at your house, I included the forecast and schedule from our last meeting on the bottom of the email. The first listing are the transfers, wires and other expenses for this visit. There are immediate expenses pending for us to complete the first shipment to the US, as well as execute the setup for our own production. IT has been action packed since arrival, I am still suffering from lack of sleep and the sleeping aid just simply stop working at this point. I have extended another several days here in Reykjavik before I head back to Husavik to wrap up the remaining tasks of the production facilities including the staffing.

Bragi is back on path after a long meeting with him. His part will be concluded this weekend, we have formally requested the inspectors from MAST and municipality as well to come and conduct certification next week. I had a great discussion with Omar about taking on more responsibilities here as our business manager with increase in compensation. After the factory set up Bragi will be phased out and down to minimum responsibility and compensation.

I am negotiating with the container rental company to come to a discounted final billing with us. I am hoping to arrive at the agreement of payment schedule and discounts.

[REDACTED]

Please review the added status update in RED within the section from our last meeting.

Jan 6 - \$324.44

Jan 7 - \$1,982.11 (HOFN Slaughterhouse for December 2014 and Jan 2015)

Jan12 - \$4000.00 Bragi

Jan 13 - \$11,513.00 Hanna Horns

Jan 13 - \$12,500.00 Final Oven, transport and Electrician work. \$2000 minimum balance requirement in account. To Fossa Enterprises ehf for direct payment

Jan 13 - \$4650 First month rent ,Husavik. To Fossa Enterprises ehf for direct payment

Jan 15 - \$1024.00 Hotels Akureyri, 4 nights, 4 breakfast. Lin

Jan 15 - \$577.16 Domestic Air to Akureyri

Jan 15 - \$280.50 (DHL) US Custom and Import Security

Jan 20 - \$228.58 Rub23, dinner with Simmi and Reynir. Nordlenska

Jan 20 - \$ 315.66 (DHL) USDA/FDA

Jan 20 - \$3247.66 (\$1680 Return, 1335.60 Depart, \$120 airport shuttle- logan, \$112.06 Reykjavik)

Jan 21 - \$566.18 Rental Car + Gas

Jan 21 - \$575.76 Domestic Flight from Akureyri

Jan 21 - \$288.99 Domestic Flight - Omar

Jan 21 - \$315.66 Hotel. Akureyri - Omar

Jan 22 - \$217.66 Hotel Charges Reykjavik (Arrival)

Jan 22 - \$224.19 Hotel Charges Reykjavik (Arrival2)

Jan 22 - \$304.19 Filing fees for MAST and MATIS (Icelandic Department of Agriculture for Animal feeds and Food Safety and Analysis Laboratory)

Due Now

\$ 3,812.15 Eimskip Cargo, Reykjavik to Portland.

\$ 3000.00 (2 oven racks in stainless steel with high heat spec.)

\$ 3600.00 For 4 sets of 12 shelves stainless steel perforated trays (48)

\$ 4000.00 Omar

\$ 1022.00 SKVH Hvammstangi JAN 2015

\$ 981.00 Blonduos JAN 2015

\$ 2315.00 Freight Forwarding and logistic services (License, permits, and USDA, US Custom certifications)

\$1686.58 Commercial Liability Insurance Policy

1) We will need to buy misc. cleaning supplies and chemicals, including pest control and Anti-bacteria sprays. These can also be contracted out with the industrial cleaning company which is bonded and insured. OR we do it ourself with the workers after hour at an added costs.

2) Packaging materials for finished products, blue wax-based plastic sheet, in rolls for lining the cartons for moisture repelling measure. single pack food grade plastic bags to fit 200 horns per bag.

I am waiting for the quotes to come in tomorrow.

From the last meeting:

Current Due:

- 1) Hanna: \$11,513.00 PAID
- 2) Oven Installation and location electrical: \$3490.13 50% PAID
- 3) Oven conversion and repair total: \$4200 (estimated, including the additional modifications on automation and remote monitoring) PAID,
- 4) Nordlenska Horn collection and Electricity 9-11/14 \$3,964.00
- 5) HOFN 11-12/14 \$1982.11 PAID
- 6) Container Rental: Total balance with VAT: \$12,383.95 (all locations 10-12/14, 3 months minors previous payments/deposits) This will cover all containers up to date.
- 7) Facility rental of 3 months (\$4628.00/month without insurance) PAID FIRST MONTH
- 8) Personnels: Bragi and Omar \$8000.00 PAID \$4000 Already
- 9) Freight Forwarding and logistic services (License, permits, and USDA, US Custom certifications) \$2315.00 See above for schedule, this is on the receiving end.

Forecast Upcoming:

- 1) Salaries (3 men, for 3 months) TBD when I am in Iceland. Hiring 3 men to train and produce the horns
 - Standard salary for "floor man" in the meat packing is \$2400, supervisor or foreman is \$3000.
 - 30% on top for Contract worker agreement \$7800 +30% = \$10,140.00
- 2) Insurance : Waiting for quotes \$1686.58 Full liability and equipments
- 3) Packaging + Commerce Website
- 4) Travel 3 Trips, Est. 7-10 days each \$12000. (see above for itemized charges within this estimate costs)
- 5) Storage/Warehousing Est. \$6000. (four months)
- 6) Marrows and Bones from Hanna, Est. \$10,to 15. depending on volume.
- 7) Shipping and Custom clearance: \$ 3,812.15
- 8) Nordlenska Final electricity and labor \$1850.00
- 9) SKVH Final electricy and Labor \$1850.00 (DECEMBER+JAN)
- 10) Transportation for all container to Husavik: \$3200.00 (Steve, this needs to happen next week the latest to avoid charges from individual slaughter houses)
- 11) The Global Pet Expo in Orlando: March 2015: TBD (Recommend to have a suite and a party. not a booth. not a good return.

12) US Labor and workers for repacking the horns and marrows once arrived in the warehouse: TBD

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Exhibit

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From: I Jian Lin <ilin@fossaltd.com>
Subject: RE: XL update
Date: February 17, 2015 at 6:56:35 AM EST
To: stevebarlow<sbarlow@fossaltd.com>

Steve, please note that from the most recent report, the payment to omar had been reduced to \$3000 plus \$60 expenses. I budgeted \$8000 for March for both was just to cover the expenses since they will be traveling to Husavik frequently to check the operat I n as well as manufacturing. I figured this is still check eager for me to go...even I will make two trips before the end of process which was also budgeted in January 22 report. Next payment to them will be \$3000 base and expenses. Omar is less time consuming during th is coming month but bragi needs to stay on top of the manufacturing due to QC and dry - matter spot check weekly to make sure they will not rot in short time sure to moisture in the tip of horn and inside marrow (trapped between skin and bone).

We are cutting all unnecessary expenses and costs as much as we could. I sent the rack and tray fabricator an email to use thin aluminium tray bottom instead of stainless steel as per regulation, but use stainless frames for them. This cuts cost. In addition, we will buy mixed size bags to pack whenever manufacturer has left overs. This will slow down the packing process due to measuring the weight and units for each bag before loading.

Staffing will be a problem but I can beg for more time in facility and pay for it vs. Two girls added to the team.

Steve, please set aside time to meet in Boston, in addition to talk, we need to see the guy in NH and toronto to excite the Chinese investors.

Driving to Main now, will update progress.

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----- Original message -----

From: stevebarlow<sbarlow@fossaltd.com>
Date: 02/17/2015 12:26 AM (GMT-05:00)
To: I JIAN <ilin@fossaltd.com>
Subject: XL update

I Jian:

Here is the updated XL expenses to date. There are a few items that need more detail. We can go over it tomorrow.

One question, we are paying \$8000 per month (\$96k per year) for Bragi and Omar. Are they both necessary at this pay rate now that things are set up? How many hours a week / month are they each working? Thanks.

Exhibit

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Bank

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STATEMENT OF ACCOUNT

ENCOMPASS COMMUNICATIONS INC

Page: 5 of 6
Statement Period: Aug 01 2014-Aug 31 2014
Cust Ref #: [REDACTED]
Primary Account #: [REDACTED]

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
8/18	DEBIT CARD PURCHASE, AUT 081514 VISA DDA PUR SARKU JAPAN 050 BOSTON * MA	10.02
8/18	DEBIT CARD PURCHASE, AUT 081714 VISA DDA PUR SQ THE JUICERY PORTSMOUTH * NH	9.00
8/18	DEBIT CARD PURCHASE, AUT 081614 VISA DDA PUR OLD NAVY 6194 NEWINGTON * NH	4.24
8/18	NONTD ATM FEE	3.00
8/25	DEBIT CARD PURCHASE, AUT 082114 VISA DDA PUR SHERATON TORONTO CAN	130.33
8/26	DEBIT CARD PURCHASE, AUT 082514 VISA DDA PUR GUS BIKE SHOP LLC NORTH HAMPTON * NH	650.00
8/27	DEBIT CARD PURCHASE, AUT 082514 VISA DDA PUR KAIZEN TUNING LLC BOXBOROUGH * MA	590.00
8/28	DEBIT CARD PURCHASE, AUT 082614 VISA DDA PUR DURGIN PARK BO10328060 E BOSTON * MA	75.39
8/28	DEBIT CARD PURCHASE, AUT 082614 VISA DDA PUR BROWN SUGAR BY THE SEA NEWBURYPORT * MA	37.64
8/29	DEBIT CARD PURCHASE, AUT 082814 VISA DDA PUR HOTEL NATUR AKUREYRI ISL	320.36
8/29	DEBIT CARD PURCHASE, AUT 082714 VISA DDA PUR RUB 23 AKUREYRI ISL	214.00
8/29	DEBIT CARD PURCHASE, AUT 082714 VISA DDA PUR VOX RESTAURANT REYKJAVIK ISL	80.43
8/29	DEBIT CARD PURCHASE, AUT 082714 VISA DDA PUR BISTRO ATLANTIC REYKJANESBER ISL	23.70

Subtotal: 4,807.30

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
7/31	3,035.25	8/5	2,874.47
8/4	2,954.42	8/6	2,845.84

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Bank

America's Most Convenient Bank®

STATEMENT OF ACCOUNT

ENCOMPASS COMMUNICATIONS INC

Page: 7 of 13
Statement Period: Sep 01 2014-Sep 30 2014
Cust Ref #: [REDACTED]
Primary Account #: [REDACTED]

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)
POSTING DATE DESCRIPTION

AMOUNT

9/9	DEBIT CARD PURCHASE, AUT 090714 VISA DDA PUR PAPA WHEELIES PORTSMOUTH * NH [REDACTED]	1,225.00
9/9	DEBIT CARD PURCHASE, AUT 090714 VISA DDA PUR AGAVE MEXICAN BISTRO NEWBURYPORT * MA [REDACTED]	64.44
9/9	DEBIT CARD PURCHASE, AUT 090614 VISA DDA PUR DUTY FREE STORE REYKJANESBER I SL [REDACTED]	61.73
9/9	DEBIT POS, AUT 090914 DDA PURCH W/CB WAL WAL MART STORE 640 FRAMINGHAM * MA [REDACTED]	41.21
9/9	DEBIT CARD PURCHASE, AUT 090814 VISA DDA PUR ANGIES FOOD DINER INC NEWBURYPORT * MA [REDACTED]	29.34
9/9	DEBIT CARD PURCHASE, AUT 090814 VISA DDA PUR SHUN FENG SEABROOK * NH [REDACTED]	21.47
9/9	DEBIT CARD PURCHASE, AUT 090714 VISA DDA PUR OLFY 149 NEWBURYPORT * MA [REDACTED]	19.25
9/9	DEBIT CARD PURCHASE, AUT 090514 VISA DDA PUR KAFFIVEROLD LAUGAVEGI HAFNARFJORDUR I SL [REDACTED]	18.15
9/9	DEBIT CARD PURCHASE, AUT 090514 VISA DDA PUR KAFFIVEROLD LAUGAVEGI HAFNARFJORDUR I SL [REDACTED]	14.39
9/9	DEBIT CARD PURCHASE, AUT 090614 VISA DDA PUR SANDHOLT REYKJAVIK I SL [REDACTED]	11.99
9/9	DEBIT CARD PURCHASE, AUT 090614 VISA DDA PUR INTERNATIONAL REYKJANESBER I SL [REDACTED]	10.13
9/10	DEBIT CARD PURCHASE, AUT 090914 VISA DDA PUR SICHUAN GOURMET II FRAMINGHAM * MA [REDACTED]	68.80
9/10	DEBIT CARD PURCHASE, AUT 090914 VISA DDA PUR WHOLEFDS FRA 10156 FRAMINGHAM * MA [REDACTED]	63.65
9/10	DEBIT CARD PURCHASE, AUT 090814 VISA DDA PUR NO 8 KITCHEN SPIRITS AMESBURY * MA [REDACTED]	63.23

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STATEMENT OF ACCOUNT

ENCOMPASS COMMUNICATIONS INC

Page: 8 of 13
Statement Period: Sep 01 2014-Sep 30 2014
Cust Ref #: [REDACTED]
Primary Account #: [REDACTED]

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
9/10	DEBIT CARD PURCHASE, AUT 090814 VISA DDA PUR SHELL OIL 57544187800 NEWBURYPORT * MA [REDACTED]	40.22
9/10	DEBIT POS, AUT 091014 DDA PURCHASE STAPLES INC SEABROOK * NH [REDACTED]	31.48
9/10	DEBIT CARD PURCHASE, AUT 090914 VISA DDA PUR POLKA DOG BAKERY CHESTNUT HILL * MA [REDACTED]	27.65
9/11	DEBIT CARD PURCHASE, AUT 090914 VISA DDA PUR ANNEKE JANS KITTERY * ME [REDACTED]	101.48
9/11	DEBIT POS, AUT 091114 DDA PURCH W/CB TARGET T2325 HAVERHILL * MA [REDACTED]	65.92
9/11	DEBIT CARD PURCHASE, AUT 090914 VISA DDA PUR PRO CUT FRAMINGHAM * MA [REDACTED]	33.95
9/11	DEBIT POS, AUT 091114 DDA PURCHASE STOP SHOP 0499 AMESBURY * MA [REDACTED]	30.38
9/11	DEBIT CARD PURCHASE, AUT 091014 VISA DDA PUR MORNING BUZZ CAFE LLC AMESBURY * MA [REDACTED]	26.69
9/11	DEBIT CARD PURCHASE, AUT 091014 VISA DDA PUR SQ THE JUICERY PORTSMOUTH * NH [REDACTED]	18.50
9/11	DEBIT CARD PURCHASE, AUT 090914 VISA DDA PUR DUNKIN 304921 Q35 NEWBURYPORT * MA [REDACTED]	3.88
9/12	DEBIT CARD PURCHASE, AUT 091114 VISA DDA PUR GUS BIKE SHOP LLC NORTH HAMPTON * NH [REDACTED]	2,269.94
9/12	DEBIT CARD PURCHASE, AUT 091014 VISA DDA PUR EXXONMOBIL 97501910 AMESBURY * MA [REDACTED]	53.75
9/12	DEBIT CARD PURCHASE, AUT 091114 VISA DDA PUR SHAWSHEEN LUNCHEONETTE ANDOVER * MA [REDACTED]	25.55
9/12	DEBIT CARD PURCHASE, AUT 091114 VISA DDA PUR MORNING BUZZ CAFE LLC AMESBURY * MA [REDACTED]	20.46

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STATEMENT OF ACCOUNT

ENCOMPASS COMMUNICATIONS INC

Page: 9 of 13
Statement Period: Sep 01 2014-Sep 30 2014
Cust Ref #: [REDACTED]
Primary Account #: [REDACTED]

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
9/15	DEBIT CARD PURCHASE, AUT 091414 VISA DDA PUR SHABU ZEN ALLSTON * MA [REDACTED]	232.55
9/15	DEBIT CARD PURCHASE, AUT 091214 VISA DDA PUR NIXS NEWBURYPORT L NEWBURYPORT * MA [REDACTED]	76.34
9/15	DEBIT CARD PURCHASE, AUT 091314 VISA DDA PUR EXXONMOBIL 97456214 PORTSMOUTH * NH [REDACTED]	53.19
9/15	DEBIT CARD PURCHASE, AUT 091214 VISA DDA PUR MORNING BUZZ CAFE LLC AMESBURY * MA [REDACTED]	49.06
9/15	DEBIT CARD PURCHASE, AUT 091414 VISA DDA PUR THE GROG RESTAURANT NEWBURYPORT * MA [REDACTED]	46.81
9/15	DEBIT CARD PURCHASE, AUT 091214 VISA DDA PUR RIVERSIDE CYCLES INC NEWBURYPORT * MA [REDACTED]	44.99
9/15	DEBIT CARD PURCHASE, AUT 091214 VISA DDA PUR BROWN SUGAR BY THE SEA NEWBURYPORT * MA [REDACTED]	42.38
9/15	DEBIT POS, AUT 091514 DDA PURCHASE CVS 01871 FRAMINGHAM * MA [REDACTED]	33.21
9/15	DEBIT CARD PURCHASE, AUT 091314 VISA DDA PUR FM STATION CAFE NEWBURYPORT * MA [REDACTED]	26.03
9/15	DEBIT CARD PURCHASE, AUT 091214 VISA DDA PUR PAPA WHEELIES PORTSMOUTH * NH [REDACTED]	25.00
9/15	DEBIT CARD PURCHASE, AUT 091114 VISA DDA PUR PIZZA FACTORY AMESBURY * MA [REDACTED]	24.30
9/15	DEBIT CARD PURCHASE, AUT 091214 VISA DDA PUR SQ THE JUICERY PORTSMOUTH * NH [REDACTED]	16.00
9/15	DEBIT POS, AUT 091514 DDA PURCHASE CVS 00361 BOSTON * MA [REDACTED]	14.96
9/15	DEBIT CARD PURCHASE, AUT 091214 VISA DDA PUR SQ ATOMIC CAFE NEWBUR NEWBURYPORT * MA [REDACTED]	14.67

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STATEMENT OF ACCOUNT

ENCOMPASS COMMUNICATIONS INC

Page: 10 of 14
Statement Period: Oct 01 2014-Oct 31 2014
Cust Ref #: [REDACTED]
Primary Account #: [REDACTED]

DAILY ACCOUNT ACTIVITY

POSTING DATE	DESCRIPTION	AMOUNT
10/20	DEBIT CARD PURCHASE, AUT 101814 VISA DDA PUR BLUE LAGOON BADSVADI GRINDAVIK ISL [REDACTED]	310.93
10/20	DEBIT CARD PURCHASE, AUT 101614 VISA DDA PUR HOTEL NATUR AKUREYRI ISL [REDACTED]	258.02
10/20	DEBIT CARD PURCHASE, AUT 101814 VISA DDA PUR TRAVELOCITY COM 877 270 4536 * WA [REDACTED]	243.26
10/20	DEBIT CARD PURCHASE, AUT 101614 VISA DDA PUR SJAVARGRILLID REYKJAVIK ISL [REDACTED]	197.43
10/20	NONTD ATM DEBIT, AUT 101814 DDA WITHDRAW KRINGLUNNI 8 10 RVIK REYKJAVIK ISL [REDACTED]	168.46
10/20	DEBIT CARD PURCHASE, AUT 101714 VISA DDA PUR REYKJAVIK FISH REYKJAVIK ISL [REDACTED]	114.76
10/20	DEBIT CARD PURCHASE, AUT 101614 VISA DDA PUR ORKAN 617 HAFNARFJORDUR ISL [REDACTED]	108.72
10/20	DEBIT CARD PURCHASE, AUT 101814 VISA DDA PUR BLUE LAGOON VERSLUN GRINDAVIK ISL [REDACTED]	81.91
10/20	DEBIT CARD PURCHASE, AUT 101814 VISA DDA PUR BLUE LAGOON VERSLUN GRINDAVIK ISL [REDACTED]	66.03
10/20	DEBIT CARD PURCHASE, AUT 101614 VISA DDA PUR SANDHOLT REYKJAVIK ISL [REDACTED]	51.15
10/20	DEBIT CARD PURCHASE, AUT 101614 VISA DDA PUR CAFE PARIS REYKJAVIK ISL [REDACTED]	43.13
10/20	DEBIT CARD PURCHASE, AUT 101914 VISA DDA PUR REYKJAVIK BACKPACKERS EH REYKJAVIK ISL [REDACTED]	38.87
10/20	DEBIT CARD PURCHASE, AUT 101914 VISA DDA PUR PUBLIX 054 MIAMI * FL [REDACTED]	38.12
10/20	DEBIT CARD PURCHASE, AUT 101614 VISA DDA PUR SANDHOLT REYKJAVIK ISL [REDACTED]	28.25

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America's Most Convenient Bank®

STATEMENT OF ACCOUNT

ENCOMPASS COMMUNICATIONS INC

Page: 3 of 10
 Statement Period: Nov 01 2014-Nov 30 2014
 Cust Ref #: [REDACTED]
 Primary Account #: [REDACTED]

DAILY ACCOUNT ACTIVITY

Checks Paid	No. Checks: 3	For online bill pay customers, checks numbered "99XXXX" likely represent payments to a Biller that were delivered as a paper check. Funds were withdrawn from your account when the check was cashed. You can view these cleared checks in the Account History section of Online Banking.			
DATE	SERIAL NO.	AMOUNT	DATE	SERIAL NO.	AMOUNT
11/10	1594	1,730.00	11/24	1598	203.49
11/17	1595	5,600.00	11/21	1599	209.77
11/26	1597*	400.71			
				Subtotal:	8,143.97

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
11/3	CCD DEBIT, ACCT FEE INTUITPMTS	19.95
11/4	DEBIT CARD PURCHASE, AUT 110314 VISA DDA PUR WEATHERVANE SEAFOOD REST KITTERY * ME	107.83
11/4	DÉBIT POS, AUT 110314 DDA PURCHASE SOU BEST BUY 535 132 NEWINGTON * NH	99.99
11/4	DEBIT POS, AUT 110314 DDA PURCHASE BARNESNOBLE 45 GOSLING R EWINGTON * NH	30.39
11/4	DEBIT POS, AUT 110314 DDA PURCHASE BARNESNOBLE 45 GOSLING R EWINGTON * NH	7.90
11/5	DEBIT CARD PURCHASE, AUT 110414 VISA DDA PUR ALE HOUSE AMESBURY * MA	63.12
11/5	DEBIT CARD PURCHASE, AUT 110314 VISA DDA PUR EXXONMOBIL 97437339 NEWBURYPORT * MA	51.28
11/5	DEBIT CARD PURCHASE, AUT 110414 VISA DDA PUR FM STATION CAFE NEWBURYPORT * MA	25.91
11/5	DEBIT CARD PURCHASE, AUT 110414 VISA DDA PUR SQ ATOMIC CAFE NEWBUR NEWBURYPORT * MA	11.65
11/5	DEBIT CARD PURCHASE, AUT 110414 VISA DDA PUR CITY OF PORTSMOUTH NH PORTSMOUTH * NH	3.00
11/6	DEBIT CARD PURCHASE, AUT 110314 VISA DDA PUR ICELANDAIR 10835335724 REYKJAVIK ISL	2,156.28
11/6	DEBIT CARD PURCHASE, AUT 110514 VISA DDA PUR CHARLESTOWN DIVISION CHARLESTOWN * MA	450.00

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Bank

America's Most Convenient Bank®

STATEMENT OF ACCOUNT

ENCOMPASS COMMUNICATIONS INC

Page: 8 of 11
Statement Period: Dec 01 2014-Dec 31 2014
Cust Ref #: [REDACTED]
Primary Account #: [REDACTED]

DAILY ACCOUNT ACTIVITY

POSTING DATE	DESCRIPTION	AMOUNT
12/19	DEBIT CARD PURCHASE, AUT 121814 VISA DDA PUR BECK TAXI TORONTO CAN [REDACTED]	47.98
12/22	DEBIT CARD PURCHASE, AUT 122014 VISA DDA PUR FOUR SEASONS HOTEL VANC VANCOUVER CAN [REDACTED]	646.48
12/22	DEBIT CARD PURCHASE, AUT 121914 VISA DDA PUR BASSLER VETERINARY HOSPI SALISBURY * MA [REDACTED]	365.60
12/22	DEBIT CARD PURCHASE, AUT 122014 VISA DDA PUR COACH 00045021 KITTERY * ME [REDACTED]	227.86
12/22	DEBIT CARD PURCHASE, AUT 121714 VISA DDA PUR INTERCONTINENTAL TORONTO CAN [REDACTED]	113.06
12/22	DEBIT CARD PURCHASE, AUT 122014 VISA DDA PUR ANDOVER AIRPORT TR LAWRENCE * MA [REDACTED]	95.00
12/22	DEBIT CARD PURCHASE, AUT 122114 VISA DDA PUR ALDO US 2024 BURLINGTON * MA [REDACTED]	91.98
12/22	DEBIT CARD PURCHASE, AUT 122114 VISA DDA PUR THE GROG RESTAURANT NEWBURYPORT * MA [REDACTED]	61.29
12/22	DEBIT CARD PURCHASE, AUT 122014 VISA DDA PUR INTERCONTINENTAL TORONTO CAN [REDACTED]	56.71
12/22	DEBIT CARD PURCHASE, AUT 121814 VISA DDA PUR SCACCIA TORONTO CAN [REDACTED]	52.12
12/22	DEBIT POS, AUT 122014 DDA PURCHASE VAN HEUSEN RETAIL DIV KITTERY * ME [REDACTED]	27.01
12/23	DEBIT CARD PURCHASE, AUT 122114 VISA DDA PUR APPLE STORE R155 BURLINGTON * MA [REDACTED]	73.31
12/26	DEBIT POS, AUT 122614 DDA PURCHASE WAL MART 1762 SEABROOK * NH [REDACTED]	26.84
12/29	DEBIT CARD PURCHASE, AUT 122614 VISA DDA PUR PAYPAL TOTALCYCLIN 35314369001 G BR [REDACTED]	385.21

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America's Most Convenient Bank®

STATEMENT OF ACCOUNT

ENCOMPASS COMMUNICATIONS INC

 Page: 5 of 12
 Statement Period: Feb 01 2015-Feb 28 2015
 Cust Ref #: [REDACTED]
 Primary Account #: [REDACTED]

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
2/3	DEBIT CARD PURCHASE, AUT 020115 VISA DDA PUR PET CITY SEABROOK * NH	17.38
2/3	DEBIT CARD PURCHASE, AUT 020115 VISA DDA PUR DUNKIN 306337 Q35 AMESBURY * MA	12.29
2/3	DEBIT CARD PURCHASE, AUT 020115 VISA DDA PUR FREEDOM VOICE SYSTEMS 2 800 477 1477 * CA	10.91
2/4	DEBIT CARD PURCHASE, AUT 020315 VISA DDA PUR VSNIES IP EPERMIT MD IM 866 457 7248 * MD	565.00
2/4	DEBIT CARD PURCHASE, AUT 020315 VISA DDA PUR VSNIES IP EPERMIT MD IM 866 457 7248 * MD	150.00
2/4	DEBIT CARD PURCHASE, AUT 020215 VISA DDA PUR THE LAUNDROMAT CAFE REYKJAVIK ISL	99.00
2/4	DEBIT CARD PURCHASE, AUT 020215 VISA DDA PUR VEITINGARHUSID GREIFINN REYKJAVIK ISL	81.13
2/4	DEBIT CARD PURCHASE, AUT 020315 VISA DDA PUR HEIMABAKARI EHF HUSAVIK ISL	20.47
2/5	DEBIT CARD PURCHASE, AUT 020315 VISA DDA PUR HOTEL KEA EUR AKUREYRI ISL	173.44
2/5	DEBIT CARD PURCHASE, AUT 020315 VISA DDA PUR KEA VEITINGAR AKUREYRI ISL	119.39
2/5	DEBIT CARD PURCHASE, AUT 020415 VISA DDA PUR LEVIS BUDIN GLERARTORGI KOPAVOGUR ISL	63.94
2/5	DEBIT CARD PURCHASE, AUT 020315 VISA DDA PUR SOLKUVETTINGAR EHF HUSAVIK ISL	43.63
2/6	DEBIT CARD PURCHASE, AUT 020515 VISA DDA PUR HUSASMDJAN HUSAVIK HUSAVIK ISL	160.83
2/6	DEBIT CARD PURCHASE, AUT 020415 VISA DDA PUR HOTEL KEA HARPA AKUREYRI ISL	140.74

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Bank

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STATEMENT OF ACCOUNT

ENCOMPASS COMMUNICATIONS INC

Page: 8 of 12
Statement Period: Apr 01 2015-Apr 30 2015
Cust Ref #: [REDACTED]
Primary Account #: [REDACTED]

DAILY ACCOUNT ACTIVITY

POSTING DATE	DESCRIPTION	AMOUNT
4/17	DEBIT CARD PURCHASE, AUT 041515 VISA DDA PUR BED BATH BEYOND 350 DANVERS * MA [REDACTED]	111.47
4/17	DEBIT CARD PURCHASE, AUT 041515 VISA DDA PUR EXXONMOBIL 97441034 DANVERS * MA [REDACTED]	35.00
4/17	DEBIT CARD PURCHASE, AUT 041515 VISA DDA PUR THE HOLLOW CAFE AMESBURY * MA [REDACTED]	30.25
4/17	DEBIT CARD PURCHASE, AUT 041615 VISA DDA PUR FM STATION NEWBURYPORT * MA [REDACTED]	20.85
4/17	DEBIT CARD PURCHASE, AUT 041515 VISA DDA PUR THAI GRILL N SUSHI CAFE 978 5312015 * MA [REDACTED]	10.50
4/17	DEBIT CARD PURCHASE, AUT 041615 VISA DDA PUR PAYPAL MYCOMMERCE ESELL 402 935 7733 * MN [REDACTED]	6.32
4/17	DEBIT CARD PURCHASE, AUT 041515 VISA DDA PUR MASTER WOK PEABODY PEABODY * MA [REDACTED]	4.38
4/20	DEBIT CARD PURCHASE, AUT 041715 VISA DDA PUR RESQUOO INC NORTH ANDOVER * MA [REDACTED]	483.56
4/20	DEBIT POS, AUT 041815 DDA PURCHASE NST BEST BUY 535 031 NEWINGTON * NH [REDACTED]	164.98
4/20	DEBIT CARD PURCHASE, AUT 041715 VISA DDA PUR STARBUCKS CARD RELOAD 800 782 7282 * WA [REDACTED]	50.00
4/20	DEBIT CARD PURCHASE, AUT 041715 VISA DDA PUR THE GROG RESTAURANT NEWBURYPORT * MA [REDACTED]	48.73
4/20	DEBIT POS, AUT 041815 DDA PURCHASE CUMBERLAND FARMS 2035 AMESBURY * MA [REDACTED]	33.01
4/21	DEBIT CARD PURCHASE, AUT 042015 VISA DDA PUR EL BURRITO INC AMESBURY * MA [REDACTED]	53.40
4/21	DEBIT POS, AUT 042115 DDA PURCHASE MARKET BASKET 30 SEABROOK * NH [REDACTED]	35.69

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Exhibit

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Bank

America's Most Convenient Bank®

STATEMENT OF ACCOUNT

ENCOMPASS COMMUNICATIONS INC

Page: 5 of 11
 Statement Period: May 01 2015-May 31 2015
 Cust Ref #: [REDACTED]
 Primary Account #: [REDACTED]

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
5/7	DEBIT CARD PURCHASE, AUT 050615 VISA DDA PUR SHUN FENG SEABROOK * NH [REDACTED]	36.17
5/7	DEBIT CARD PURCHASE, AUT 050515 VISA DDA PUR GULF OIL 91801273 AMESBURY * MA [REDACTED]	4.11
5/8	DEBIT CARD PURCHASE, AUT 050515 VISA DDA PUR NORDSTROM 0531 NATICK * MA [REDACTED]	45.80
5/8	DEBIT CARD PURCHASE, AUT 050615 VISA DDA PUR THE HOLLOW CAFE AMESBURY * MA [REDACTED]	21.93
5/11	DEBIT CARD PURCHASE, AUT 050815 VISA DDA PUR PAYPAL TIRERACK 402 935 7733 * IN [REDACTED]	640.56
5/11	DEBIT CARD PURCHASE, AUT 050815 VISA DDA PUR COMCAST BOSTON CS 1X 800 266 2278 * NH [REDACTED]	170.85
5/11	DEBIT CARD PURCHASE, AUT 050915 VISA DDA PUR CEIA KITCHEN AND BAR NEWBURYPORT * MA [REDACTED]	144.67
5/11	DEBIT CARD PURCHASE, AUT 050815 VISA DDA PUR EXXONMOBIL 97446991 WAYLAND * MA [REDACTED]	36.49
5/11	DEBIT CARD PURCHASE, AUT 050815 VISA DDA PUR EXXONMOBIL 97446991 WAYLAND * MA [REDACTED]	34.63
5/11	DEBIT CARD PURCHASE, AUT 050915 VISA DDA PUR EXXONMOBIL 97456214 PORTSMOUTH * NH [REDACTED]	30.92
5/11	DEBIT CARD PURCHASE, AUT 050915 VISA DDA PUR SQ THE JUICERY PORTSMOUTH * NH [REDACTED]	18.01
5/11	DEBIT POS, AUT 050915 DDA PURCHASE STONEWALL KITCHEN YORK * ME [REDACTED]	6.95
5/12	DEBIT CARD PURCHASE, AUT 051115 VISA DDA PUR KANTIN BOSTON * MA [REDACTED]	62.35
5/12	DEBIT CARD PAYMENT, AUT 051115 VISA DDA PUR THUMBTACK INC 855 846 2825 * CA [REDACTED]	23.40

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Bank

America's Most Convenient Bank®

STATEMENT OF ACCOUNT

ENCOMPASS COMMUNICATIONS INC

Page: 10 of 14
 Statement Period: Jun 01 2015-Jun 30 2015
 Cust Ref #: [REDACTED]
 Primary Account #: [REDACTED]

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
6/22	DEBIT POS, AUT 062215 DDA PURCHASE PAYPAL VOLKOMMEND SAN JOSE * CA	247.00
6/22	DEBIT CARD PURCHASE, AUT 062015 VISA DDA PUR SHIO JAPANESE RESTAURA. PORTSMOUTH * NH	182.01
6/22	NONTD ATM DEBIT, AUT 062015 DDA WITHDRAW 17 WALKER ST KITTERY * ME	103.50
6/22	DEBIT POS, AUT 062015 DDA PURCHASE BROOKSTONE 217 KITTERY * ME	81.66
6/22	DEBIT CARD PURCHASE, AUT 061915 VISA DDA PUR IN SYNAPTIC3 ENGINEERIN 603 2444631 * NH	76.31
6/22	DEBIT POS, AUT 062015 DDA PURCHASE MARSHALLS MARSHALLS NEWBURYPORT * MA	52.79
6/22	DEBIT POS, AUT 062015 DDA PURCHASE PETSMART INC 2390 SEABROOK * NH	43.48
6/22	DEBIT CARD PURCHASE, AUT 062015 VISA DDA PUR EXXONMOBIL 97537575 HAMPTON * NH	30.05
6/22	DEBIT CARD PURCHASE, AUT 061915 VISA DDA PUR THE HOLLOW CAFE AMESBURY * MA	28.23
6/22	DEBIT CARD PURCHASE, AUT 062115 VISA DDA PUR SHUN FENG SEABROOK * NH	27.70
6/22	DEBIT CARD PURCHASE, AUT 061715 VISA DDA PUR AMAZON MKTPLACE PMTS AMZN COM BILL * WA	9.04
6/22	NONTD ATM FEE	3.00
6/23	DEBIT CARD PURCHASE, AUT 062115 VISA DDA PUR WOW AIR REYKJAVIK ISL	1,343.60
6/23	DEBIT CARD PURCHASE, AUT 062015 VISA DDA PUR ANJU KITTERY POINT * ME	49.12
6/23	DEBIT CARD PURCHASE, AUT 062215 VISA DDA PUR ANGIES FOOD DINER INC NEWBURYPORT * MA	33.35

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Bank

America's Most Convenient Bank®

STATEMENT OF ACCOUNT

ENCOMPASS COMMUNICATIONS INC

Page: 12 of 14
Statement Period: Jun 01 2015-Jun 30 2015
Cust Ref #: [REDACTED]
Primary Account #: [REDACTED]DAILY ACCOUNT ACTIVITYElectronic Payments (continued)
POSTING DATE DESCRIPTION

AMOUNT

6/26	DEBIT CARD PURCHASE, AUT 062415 VISA DDA PUR THE HOLLOW CAFE AMESBURY * MA [REDACTED]	27.43
6/29	DEBIT CARD PURCHASE, AUT 062815 VISA DDA PUR ATT BILL PAYMENT 800 288 2020 * TX [REDACTED]	260.66
6/29	DEBIT CARD PURCHASE, AUT 062615 VISA DDA PUR LULULEMON NATICK MALL NATICK * MA [REDACTED]	168.00
6/29	NONTD ATM DEBIT, AUT 062915 DDA WITHDRAW LANDSBANKINN LEIFSSSTOD I KEFLAVIK I SL [REDACTED]	115.01
6/29	DEBIT CARD PURCHASE, AUT 062815 VISA DDA PUR ANDOVER AIRPORT TRANS 978 475 0777 * MA [REDACTED]	95.00
6/29	DEBIT CARD PURCHASE, AUT 062615 VISA DDA PUR SICHUAN GOURMET II FRAMINGHAM * MA [REDACTED]	94.27
6/29	DEBIT CARD PURCHASE, AUT 062615 VISA DDA PUR NORDSTROM 0531 NATICK * MA [REDACTED]	81.81
6/29	DEBIT CARD PURCHASE, AUT 062515 VISA DDA PUR SHIO JAPANESE RESTAURA PORTSMOUTH * NH [REDACTED]	64.86
6/29	DEBIT CARD PURCHASE, AUT 062515 VISA DDA PUR BROWN SUGAR BY THE SEA NEWBURYPORT * MA [REDACTED]	50.34
6/29	DEBIT POS, AUT 062815 DDA PURCHASE AMAZON COM SEATTLE * WA [REDACTED]	37.02
6/29	DEBIT CARD PURCHASE, AUT 062615 VISA DDA PUR PRO CUT FRAMINGHAM * MA [REDACTED]	35.95
6/29	DEBIT CARD PURCHASE, AUT 062715 VISA DDA PUR EXXONMOBIL 97421986 FAIRFIELD * CT [REDACTED]	34.60
6/29	DEBIT CARD PURCHASE, AUT 062815 VISA DDA PUR USPS COM CLICK6100611 800 3447779 * DC [REDACTED]	34.46
6/29	DEBIT CARD PURCHASE, AUT 062615 VISA DDA PUR PHO PASTEUR BOSTON * MA [REDACTED]	31.35

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America's Most Convenient Bank®

STATEMENT OF ACCOUNT

ENCOMPASS COMMUNICATIONS INC

Page: 11 of 20
Statement Period: Jul 01 2015-Jul 31 2015
Cust Ref #: [REDACTED]
Primary Account #: [REDACTED]

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)
POSTING DATE DESCRIPTION

POSTING DATE	DESCRIPTION	AMOUNT
7/13	DEBIT CARD PURCHASE, AUT 071015 VISA DDA PUR GALLERY PIZZA HVOLSVOLLUR ISL [REDACTED]	27.86
7/13	DEBIT CARD PURCHASE, AUT 070915 VISA DDA PUR LEMON REYKJAVIK ISL [REDACTED]	16.48
7/13	DEBIT CARD PURCHASE, AUT 071215 VISA DDA PUR CHOCOCOA BAKING CO NEWBURYPORT * MA [REDACTED]	15.58
7/13	DEBIT CARD PURCHASE, AUT 071215 VISA DDA PUR SQ ATOMIC CAFE NEWBUR NEWBURYPORT * MA [REDACTED]	14.86
7/13	DEBIT CARD PURCHASE, AUT 071015 VISA DDA PUR KJARVAL HVOLSVELLI REYKJAVIK ISL [REDACTED]	14.34
7/13	DEBIT CARD PURCHASE, AUT 071115 VISA DDA PUR STARBUCKS 07907 KITTERY KITTERY * ME [REDACTED]	13.92
7/13	DEBIT CARD PURCHASE, AUT 070915 VISA DDA PUR ALDA HOTEL REYKJAVIK REYKJAVIK ISL [REDACTED]	9.07
7/13	DEBIT CARD PURCHASE, AUT 070915 VISA DDA PUR BERNHOFTSBAKARI REYKJAVIK ISL [REDACTED]	8.69
7/13	DEBIT CARD PURCHASE, AUT 070915 VISA DDA PUR RVK BILASTADASJ MIDAMA REYKJAVIK ISL [REDACTED]	3.78
7/13	DEBIT CARD PURCHASE, AUT 071015 VISA DDA PUR RVK BILASTADASJ MIDAMA REYKJAVIK ISL [REDACTED]	2.27
7/14	DEBIT CARD PURCHASE, AUT 071115 VISA DDA PUR HERTZ BILALEIGA FLUGL REYKJAVIK ISL [REDACTED]	361.84
7/14	DEBIT CARD PURCHASE, AUT 071115 VISA DDA PUR HILTON REYKJAVIK NORDICA REYKJAVIK ISL [REDACTED]	327.08
7/14	DEBIT CARD PURCHASE, AUT 071215 VISA DDA PUR BRINE OYSTER NEWBURYPORT * MA [REDACTED]	268.80
7/14	DEBIT CARD PURCHASE, AUT 071215 VISA DDA PUR COLE HAAN KITTERY KITTERY * ME [REDACTED]	235.48

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Bank

America's Most Convenient Bank®

STATEMENT OF ACCOUNT

ENCOMPASS COMMUNICATIONS INC

Page: 15 of 20
 Statement Period: Jul 01 2015-Jul 31 2015
 Cust Ref #: [REDACTED]
 Primary Account #: [REDACTED]

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
7/21	DEBIT CARD PURCHASE, AUT 071915 VISA DDA PUR BLACK COW TAP GRILL NEWBURYPORT * MA [REDACTED]	110.63
7/21	DEBIT CARD PURCHASE, AUT 071915 VISA DDA PUR STONEWALL CAFE 800826173 YORK * ME [REDACTED]	62.32
7/21	DEBIT CARD PURCHASE, AUT 071915 VISA DDA PUR STARBUCKS CARD RELOAD 800 782 7282 * WA [REDACTED]	50.00
7/21	DEBIT CARD PURCHASE, AUT 071915 VISA DDA PUR CORNERSTONE OGUNQUIT * ME [REDACTED]	43.80
7/22	ELECTRONIC PMT-WEB, PAYPAL INST XFER HLEFBAD	1,000.00
7/22	DEBIT CARD PURCHASE, AUT 072015 VISA DDA PUR WOW AIR REYKJAVIK ISL [REDACTED]	399.00
7/22	DEBIT CARD PURCHASE, AUT 072015 VISA DDA PUR WOW AIR REYKJAVIK ISL [REDACTED]	384.00
7/22	DEBIT CARD PURCHASE, AUT 072015 VISA DDA PUR AGAVE MEXICAN BISTRO NEWBURYPORT * MA [REDACTED]	128.16
7/22	DEBIT CARD PURCHASE, AUT 072115 VISA DDA PUR RISTORANTE MOLISE AMESBURY * MA [REDACTED]	64.91
7/22	DEBIT CARD PURCHASE, AUT 072015 VISA DDA PUR LEOS HOUSE OF PIZZA NEWBURYPORT * MA [REDACTED]	42.00
7/22	DEBIT CARD PURCHASE, AUT 072115 VISA DDA PUR SZECHUAN TASTE NEWBURYPORT * MA [REDACTED]	18.94
7/22	DEBIT CARD PURCHASE, AUT 072115 VISA DDA PUR ONLINE PAYMENT LONDON G BR [REDACTED]	18.00
7/23	DEBIT CARD PURCHASE, AUT 072215 VISA DDA PUR B H PHOTO MOTO 800 606 6969 * NY [REDACTED]	3,976.52
7/23	DEBIT POS, AUT 072315 DDA PURCHASE AMAZON COM SEATTLE * WA [REDACTED]	280.19
7/23	DEBIT CARD PURCHASE, AUT 072115 VISA DDA PUR THE HOLLOW CAFE AMESBURY * MA [REDACTED]	26.09

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August**INCOMING FUNDS**

INCOMING FUNDS - STEVEN BARLOW	\$	3,200.00
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USAGE OF FUNDS

Fossa Business	\$	2,344.53
Clearly Personal	\$	4,168.81
Unable to determine	\$	-
TOTAL USAGE OF FUNDS	\$	6,513.34

PERSONAL

08/04/2014 VOC ICONTACTEMAIL MD	\$	49.94
08/04/2014 INTUIT FEES	\$	19.95
08/04/2014 FREEDOM VOICE CENTER	\$	10.94
08/05/2014 BIGCOMMERCE COM	\$	79.95
08/06/2014 INTUIT QB CA	\$	28.63
08/08/2014 BRINE NEWBURYPORT MA	\$	108.10
08/11/2014 COMCAST CABLE COMM	\$	347.84
08/11/2014 URBANOUTFITTERS URBANOUT NATICK	\$	180.00
08/11/2014 BRAZO RESTAURANT PORTSMOUTH NH	\$	98.84
08/11/2014 KITTERY TRADING POST ME	\$	95.00
08/11/2014 BROWN SUGAR BY THE SEA	\$	46.59
08/11/2014 FOREVER 21 MA	\$	44.40
08/11/2014 NORDSTROM 546 FRAMIGHAM MA	\$	39.97
08/11/2014 SQ KELLIE BROOK FARM MA	\$	12.50
08/11/2014 SQ ATOMIC CAFE MA	\$	5.03
08/12/2014 PURCH W/CB AMESBURY MA	\$	163.72
08/12/2014 KITTERY POINT ME	\$	72.64
08/12/2014 STARBUCKS NEWTON MA	\$	7.38
08/13/2014 NORDSTROM 0531 NATICK MA	\$	58.21
08/13/2014 PRO CUT FRAMIGHAM MA	\$	20.95
08/14/2014 LIL S CAFE KITTERY ME	\$	16.15
08/15/2014 RALLYSPORT DIRECT UT	\$	209.04
08/15/2014 NORDSTROM 497 BOYLT BOSTON MA	\$	89.94
08/15/2014 NORDSTROM 497BOYLT BOSTON MA	\$	48.09
08/15/2014 KANTIN BOSTON MA	\$	28.10
08/18/2014 ELECTRONIC PMT-TEL, ACHIVR VISB BII	\$	610.62
08/18/2014 WITHDRAW PORTSMOUTH NH	\$	62.50
08/18/2014 BOSTON COMMON PARK MA	\$	28.00
08/18/2014 OLD NAVY USA NEWINGTON NM	\$	25.00
08/18/2014 CHERRY BLOSSOM ASHLAND MA	\$	20.00

08/18/2014 MORNING BUZZ CAFE MA	\$	18.67
08/18/2014 KELLIE BROOK FARM MA	\$	12.50
08/18/2014 SARKU JAPAN 050 BOSTON MA	\$	10.02
08/18/2014 THE JUICERY PORTSMOUTH NH	\$	9.00
08/18/2014 OLD NAVY NEWINGTON NH	\$	4.24
08/25/2014 NONTD ATM FEE	\$	3.00
08/25/2014 SHERATON TORONTO	\$	130.33
08/26/2014 GUS BIKE SHOP NORTH HAMPTON NH	\$	650.00
08/26/2014 KAIZEN TUNING BOXBOROUGH MA	\$	590.00
08/28/2014 DURGIN PARK BOSTON MA	\$	75.39
08/28/2014 BROWN SUGAR BY THE SEA MA	\$	37.64
Total PERSONAL	\$	4,168.81

September***INCOMING FUNDS***

INCOMING FUNDS - STEVEN BARLOW	\$	28,170.02
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USAGE OF FUNDS

Fossa Business	\$	16,813.87
Clearly Personal	\$	12,252.26
Unable to determine	\$	12,500.87
TOTAL USAGE OF FUNDS	\$	41,567.00

09/02/2014 CHECK #1584	\$	2,800.00
09/02/2014 AMICA MUTUAL INS	\$	203.92
09/02/2014 INTUIT ACCT FEE	\$	19.95
09/03/2014 BIGCOMMERCE COM TX	\$	79.95
09/03/2014 LITIL I UPPHAFI ISL - TOYS STORE	\$	63.05
09/03/2014 VOC ICONTACTEMAIL MD	\$	49.94
09/03/2014 FREEDOM VOICE SYSTEMS CA	\$	10.94
09/05/2014 LAUGAVEGUR 26 REYKJAVIK ISL - TOUF	\$	86.73
09/05/2014 AROUND ICELAND ISL - TOURIST ATTRA	\$	32.47
09/08/2014 VZWRLSS IVR VB GA	\$	444.82
09/08/2014 PORTSMOUTH SAKE RESTARA NH	\$	54.11
09/08/2014 WAL WAL MART SUPER 642 SEABROOK	\$	43.56
09/08/2014 PETSMART SEABROOK NH	\$	31.98
09/08/2014 INTUIT QB ONLINE CA	\$	28.63
09/08/2014 SQ THE JUICERY NH	\$	22.96
09/08/2014 SQ KELLIE BROOK FARM MA	\$	12.50
09/08/2014 CHOCOCOA BAKING CO MA	\$	11.09
09/08/2014 STARBUCKS 07329 NEWBURY MA	\$	6.85

09/08/2014 CITY OF PORTSMOUTH NH	\$	4.00
09/09/2014 PAPA WHEELIES PORTSMOUTH NH	\$	1,225.00
09/09/2014 AGAVE MEXICAN BISTRO MA	\$	64.44
09/09/2014 DUTY FREE STORE ISL	\$	61.73
09/09/2014 WAL WAL MART STORE FRAMIGHAM M/	\$	41.21
09/09/2014 ANGIES FOOD DINER MA	\$	29.34
09/09/2014 SHUN FENG SEABROOK NH	\$	21.47
09/09/2014 OLFY 149 NEWBURYPORT MA	\$	19.25
09/10/2014 SICHUAN GOURMET FRAMIGHAM MA	\$	68.80
09/10/2014 WHOLEFDS FRA FRAMIGHAM MA	\$	63.65
09/10/2014 KITCHEN SPIRITS MA	\$	63.23
09/10/2014 SHELL OIL NEWBURYPORT MA	\$	40.22
09/10/2014 STAPLES INC SEABROOK NH	\$	31.48
09/10/2014 POLKA DOG BAKERY MA	\$	27.65
09/11/2014 ANNEKE JANS KITTERY ME	\$	101.48
09/11/2014 TARGET HAVERHILL MA	\$	65.92
09/11/2014 PRO CUT FRAMIGHAM MA	\$	33.95
09/11/2014 STOP SHOP AMESBURY MA	\$	30.38
09/11/2014 MORNING BUZZ CAFE AMESBURY MA	\$	26.69
09/11/2014 SQ THE JUICERY PORTSMOUTH NH	\$	18.50
09/11/2014 DUNKIN 304921 NEWBURYPORT MA	\$	3.88
09/12/2014 GUS BIKE SHOP NORTH HAMPTON NH	\$	2,269.94
09/12/2014 EXXONMOBIL AMESBURY MA	\$	53.75
09/12/2014 SHAWSHEEN LUNCHEONETTE ANDOV	\$	25.55
09/12/2014 MORNING BUZZ CAFE AMESBURY MA	\$	20.46
09/15/2014 SHABU ZEN ALLSTON MA	\$	232.55
09/15/2014 NIXS NEWBURYPORT MA	\$	76.34
09/15/2014 EXXONMOBIL PORTSMOUTH NH	\$	53.19
09/15/2014 MORNING BUZZ CAFE AMESBURY MA	\$	49.06
09/15/2014 THE GROG RESTAURANT NEWBURYPO	\$	46.81
09/15/2014 RIVERSIDE CYCLES NEWBURYPORT M/	\$	44.99
09/15/2014 BROWN SUGAR BY THE SEA NEWBURY	\$	42.38
09/15/2014 CVS 01871 FRAMIGHAM MA	\$	33.21
09/15/2014 FM STATION CAFE NEWBURYPORT MA	\$	26.03
09/15/2014 PAPA WHEELIES PORTSMOUTH NH	\$	25.00
09/15/2014 PIZZA FACTORY AMESBURY MA	\$	24.30
09/15/2014 SQ THE JUICERY PORTSMOUTH NH	\$	16.00
09/15/2014 CVS 00361 BOSTON MA	\$	14.96
09/15/2014 SQ ATOMIC CAFE NEWBUR MA	\$	14.67
09/15/2014 CITY OF PORTSMOUTH NH	\$	2.00
09/15/2014 ITUNES - CREDIT	\$	(0.69)
09/16/2014 ANJU KITTERY POINT ME	\$	108.96
09/16/2014 THE GROG RESTAURANT NEWBURYPO	\$	81.65
09/16/2014 RIVERSIDE CYCLES NEWBURYPORT M	\$	65.84

09/16/2014 MORNING BUZZ CAFE	\$	28.66
09/16/2014 STARBUCKS SAUGUS MA	\$	7.80
09/17/2014 SHAW MARKET NEWBURYPORT MA	\$	82.13
09/17/2014 MANDARIN WESTBOROUGH MA	\$	60.95
09/17/2014 LAFAYETTE GARAGE BOSTON MA	\$	34.00
09/18/2014 SOU BEST BUY NEWINGTON NH	\$	169.98
09/18/2014 PETMART SEABROOK NH	\$	59.97
09/18/2014 EXXONMOBIL AMESBURY MA	\$	51.44
09/18/2014 DICK CLOTHING SPORTING NEWINGTON MA	\$	29.98
09/18/2014 FM STATION CAFE NEWBURYPORT MA	\$	21.82
09/18/2014 EXXONMOBIL AMESBURY MA	\$	10.13
09/18/2014 SQ ATOMIC CAFE NEWBURYPORT MA	\$	8.59
09/19/2014 CVS AMESBURY MA	\$	146.11
09/19/2014 RIVERSIDE CYCLES NEWBURYPORT MA	\$	63.74
09/19/2014 HANA JAPAN RESTAURANT MA	\$	59.67
09/19/2014 THE GROG RESTAURANT NEWBURYPORT MA	\$	55.49
09/19/2014 CVS PHARMACY NEWBURYPORT MA	\$	35.04
09/19/2014 FM STATION CAFE NEWBURYPORT MA	\$	28.83
09/19/2014 COLBY FARM NEWBURY MA	\$	27.92
09/19/2014 APL ITUNES COM BILL CA	\$	11.99
09/19/2014 USPS COM DC	\$	11.30
09/19/2014 CHOCOCOA BAKING MA	\$	7.61
09/22/2014 WITHDRAW BANK OF TAIWAN	\$	661.97
09/22/2014 RISTORENTE MOLISE AMESBURY MA	\$	148.26
09/22/2014 HANA JAPAN RESTAURANT MA	\$	83.04
09/22/2014 LEGAL SEA FOOD EAST BOSTON MA	\$	64.41
09/22/2014 NAILS NEWBURYPORT MA	\$	60.00
09/22/2014 NEWSLINK BOSTON MA	\$	50.51
09/22/2014 GULF OIL LYNNFIELD MA	\$	39.44
09/22/2014 NEW ENGLAND CLEANE AMESBURY MA	\$	38.70
09/22/2014 NEWSLINK BOSTON MA	\$	31.92
09/22/2014 PIZZA FACTORY AMESBURY MA	\$	22.00
09/22/2014 USPS COM DC	\$	5.25
09/22/2014 NONTD ATM FEE	\$	3.00
09/23/2014 TAIWAN HIGH SPEED RAIL TWN	\$	254.34
09/23/2014 AMI AMICA INSURANCE RI	\$	203.92
09/23/2014 TATSUKICHI NARITA JPN	\$	29.45
09/25/2014 CHUNG SHEN 04328 KAOHSIUNG CIT TV	\$	120.23
09/25/2014 OVERDRAFT RET	\$	35.00
09/30/2014 MAINTENANCE FEE	\$	15.00
Total PERSONAL	\$	12,252.26

October**INCOMING FUNDS**

INCOMING FUNDS - STEVEN BARLOW	\$	36,267.07
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USAGE OF FUNDS

Fossa Business	\$	22,974.40
Clearly Personal	\$	11,077.24
Unable to determine	\$	4,666.93
TOTAL USAGE OF FUNDS	\$	38,718.57

10/01/2014 VZWRLLS IVR VB GA	\$	420.72
10/01/2014 INTUIT ACCT FEE INTUIPMTS	\$	19.95
10/01/2014 APL ITUNES COM BILL CA	\$	1.05
10/01/2014 APL ITUNES COM BILL CA	\$	1.05
10/02/2014 TARTUFO RISTORANTE NEWTON MA	\$	147.33
10/02/2014 ATLANTA GOR T WN	\$	74.57
10/02/2014 WATERWORKS BAR DETROIT MI	\$	54.09
10/02/2014 VOC ICONTACTEMAIL MKT SV MD	\$	49.94
10/03/2014 TJ TJ MAXX SEABROOK NH	\$	191.94
10/03/2014 BIGCOMMERCE COM TX	\$	79.95
10/03/2014 TATSUKICHI NARITA J PN	\$	53.67
10/03/2014 SHUN FENG SEABROOK NH	\$	31.62
10/03/2014 NNT KMAR NEWBURYPORT MA	\$	21.24
10/06/2014 NATIONALGRID SYRACUSE NY	\$	547.13
10/06/2014 NNT CELLULAR SEABROOK NH	\$	304.98
10/06/2014 KITTERY TRADING POST ME	\$	174.05
10/06/2014 CREW FACTORY STORE KITTERY ME	\$	129.50
10/06/2014 THE GROG RESTAURANT NEWBURYPC	\$	87.10
10/06/2014 LOTUS FLOWER FRAMIGHAM MA	\$	58.01
10/06/2014 KITTERY TRADING POST KITTERY ME	\$	48.49
10/06/2014 HANA JAPAN RESTAURANT MA	\$	41.92
10/06/2014 GULF OIL NATICK MA	\$	39.27
10/06/2014 PRO CUT FRAMIGHAM MA	\$	35.95
10/06/2014 JOHNNY S LUNCHEONETTE NEWTON M	\$	31.39
10/06/2014 BROWN SUGAR BY THE SEA NEWBURY	\$	29.61
10/06/2014 INTUIT QB ONLINE CA	\$	28.63
10/06/2014 CVS AMESBURY MA	\$	27.70
10/06/2014 MORNING BUZZ CAFE MA	\$	23.99
10/06/2014 SQ KELLIE BROOK FARM NEWBURYPO	\$	12.50
10/06/2014 LIL S CAFE KITTERY ME	\$	12.37

10/06/2014 FREEEDOM VOICE SYSTEMS CA	\$	10.92
10/06/2014 KITTERY TRADING POST KITTERY ME	\$	8.43
10/06/2014 CHOCOCOA BAKING NEWBURYPORT MA	\$	7.94
10/06/2014 ATOMIC CAFE NEWBURYPORT MA	\$	7.46
10/06/2014 ATOMIC CAFE NEWBURYPORT MA	\$	7.46
10/06/2014 ATOMIC CAFE NEWBURYPORT MA	\$	5.51
10/06/2014 ATOMIC CAFE NEWBURYPORT MA	\$	4.26
10/06/2014 APL ITUNES COM BILL	\$	3.18
10/07/2014 ANJU KITTERY POINT ME	\$	71.56
10/07/2014 USPS NEWBURYPORT MA	\$	46.00
10/07/2014 SBARRO EAST BOSTON MA	\$	29.37
10/07/2014 MORNING BUZZ CAFE MA	\$	25.75
10/07/2014 JOPPA FINE FOODS MA	\$	10.95
10/08/2014 DURGINPARK E BOSTON MA	\$	56.00
10/08/2014 NONTD ATM FEE	\$	3.00
10/08/2014 NONTD ATM FEE	\$	3.00
10/14/2014 CHECK #1592	\$	2,800.00
10/14/2014 HAGKAUP AKUREYRI REYKJAVIK ISL - IS	\$	20.86
10/14/2014 ZEBRA OG REYKJAVIK ISL - COSMETIC	\$	9.34
10/14/2014 APL ITUNES COM BILL CA	\$	5.30
10/15/2014 VERIZON WRLS MYACCT VN CA	\$	242.02
10/16/2014 SPARK DESIGN SPACE REYKJAVIK ISL	\$	221.60
10/20/2014 BLUE LAGOON BADSVADI GRINDAVIK IS	\$	310.93
10/20/2014 KRINGLUNNI REYKJAVIK ISL - SHOPPIN	\$	168.46
10/20/2014 BLUE LAGOON VERSLUN GRINDAVIK IS	\$	81.91
10/20/2014 BLUE LAGOON VERSLUN GRINDAVIK IS	\$	66.03
10/20/2014 REYKJAVIK BACKPACKERS REYKJAVI	\$	38.87
10/20/2014 PUBLIX MIAMI FL	\$	38.12
10/20/2014 HAGRAUP AKUREYRI REYKJAVIK ISL - IS	\$	11.31
10/20/2014 PUBLIX MIAMI FL	\$	6.10
10/20/2014 NONTD ATM FEE	\$	3.00
10/20/2014 CITY OF MIAMI BEACH PARK FL	\$	2.20
10/21/2014 STARBUCKS PICKERING C AN	\$	359.30
10/21/2014 STARBUCKS TORONTO C AN	\$	357.90
10/21/2014 STARBUCKS TORONTO C AN	\$	355.61
10/21/2014 STARBUCKS TORONTO C AN	\$	355.61
10/21/2014 STARBUCKS TORONTO C AN	\$	355.61
10/27/2014 BARBOUR WAREHOUSE STORE KITTERY	\$	348.14
10/27/2014 CEIA KITCEN AND BAR NEWBURYPORT	\$	206.56
10/27/2014 COLE HAAN KITTERY KITTERY ME	\$	146.65
10/27/2014 CREW FACTORY STORE KITTERY ME	\$	110.55
10/27/2014 33 LOW STREET NEWBURYPORT MA	\$	60.00
10/27/2014 KITTERY FACTORY ST KITTERY ME	\$	58.01
10/27/2014 TARGET DANVERS MA	\$	56.99

10/27/2014 STATION CAFE NEWBURYPORT MA	\$	47.11
10/27/2014 FORMOSA FRAMIGHAM MA	\$	41.96
10/27/2014 AUTOZONE SEABROOK NH	\$	33.98
10/27/2014 SHELL OIL NEWBURYPORT MA	\$	26.05
10/27/2014 WIRE - ASAHI ENTERPRISES CORP - BIF	\$	1,705.47
10/28/2014 ANJU KITTERY POINT ME	\$	57.68
10/28/2014 ANGIES FOOD DINER NEWBURYPORT M	\$	38.62
10/28/2014 COMCAST CABLE COMM COMCAST MA	\$	305.88
10/28/2014 TJ TJ MAXX SEABROOK NH	\$	102.42
10/29/2014 SUNOCO NEWBURYPORT MA	\$	43.08
10/29/2014 STATION CAFE NEWBURYPORT MA	\$	35.92
10/29/2014 MARSHALLS MARSHALLS NEWBURYPC	\$	31.73
10/29/2014 SHUN FENG SEABROOK NH	\$	30.37
10/30/2014 COMCAST CABLE COM COMCAST MA	\$	244.35
10/30/2014 MICHAEL HARBORSI NEWBURYPORT M.	\$	73.53
10/30/2014 CHOCOCOA BAKING NEWBURYPORT M.	\$	4.47
10/30/2014 CHILI S SEABROOK SEABROOK NH	\$	70.29
10/31/2014 BRINE OYSTER NEWBURYPORT MA	\$	67.32
10/31/2014 MORNING BUZZ CAFE AMESBURY MA	\$	50.03
10/31/2014 NNU XFINITYWIFI TX	\$	19.95
10/31/2014 CREDIT- VISA TEMP	\$	(1,830.45)
Total PERSONAL	\$	11,077.24

November

INCOMING FUNDS

INCOMING FUNDS - STEVEN BARLOW \$ 20,951.03

USAGE OF FUNDS

Fossa Business	\$	8,704.55
Clearly Personal	\$	10,031.73
Unable to determine	\$	3,326.79
TOTAL USAGE OF FUNDS	\$	22,063.07

11/03/2014 ACCT FEE INTUITPMTS	\$	19.95
11/04/2014 WEATHERVANE SEAFOOD REST KITTER	\$	107.83
11/04/2014 SOU BEST BUY NEWINGTON NH	\$	99.99
11/04/2014 BARNESNOBLE GOSLING EWINGTON NI	\$	30.39
11/04/2014 BARNESNOBLE GOSLING EWINGTON NI	\$	7.90
11/05/2014 ALE HOUSE AMESBURY MA	\$	63.12
11/05/2014 EXXONMOBIL NEWBURYPORT MA	\$	51.28

11/05/2014 STATION CAFE NEWBURYPORT MA	\$	25.91
11/05/2014 ATOMIC CAFE NEWBURYPORT MA	\$	11.65
11/05/2014 CITY OF PORTSMOUTH NH	\$	3.00
11/06/2014 AMI AMICA INSURANCE LINCOLN RI	\$	201.92
11/06/2014 PORTSMOUTH BREWERY PORTSMOU	\$	70.54
11/06/2014 STARBUCKS SAUGUS MA	\$	13.98
11/06/2014 CREDIT - XFINITY	\$	(8.55)
11/07/2014 WITHDRAW 51 STATE STREET NEWBUI	\$	300.00
11/07/2014 OLD NAVY NEWINGTON NM	\$	55.41
11/07/2014 STAPLES NEWINGTON NH	\$	21.98
11/07/2014 TRADER JOE S NEWINGTON NH	\$	12.57
11/07/2014 CHOCOCOA BAKING NEWBURYPORT N	\$	2.68
11/10/2014 HARBORSIDE EAST BOSTON MA	\$	502.50
11/10/2014 CVS AMESBURY MA	\$	146.11
11/10/2014 LOTUS FLOWER FRAMIGHAM MA	\$	106.32
11/10/2014 BIGCOMMERCE COM TX	\$	79.95
11/10/2014 CHINA STAR LOWELL MA	\$	76.50
11/10/2014 BROWN SUGAR BY THE SEA NEWBUR	\$	48.20
11/10/2014 CVS AMESBURY MA	\$	44.08
11/10/2014 SHELL OIL NEWBURYPORT MA	\$	39.41
11/10/2014 PRO CUT FRAMINGHAM MA	\$	35.95
11/10/2014 CIRCLE K AMESBURY MA	\$	32.45
11/10/2014 AMAZON COM SEATTLE WA	\$	30.99
11/10/2014 NORDSTROM NATICK MA	\$	27.63
11/10/2014 SZECHUAN TASTE NEWBURYPORT MA	\$	26.42
11/10/2014 SHUN FENG SEABROOK NH	\$	26.23
11/10/2014 CVS AMESBURY MA	\$	17.45
11/10/2014 FREEDOM VOICE SYSTEMS CA	\$	10.92
11/10/2014 STARBUCKS PEABODY MA	\$	9.35
11/10/2014 ATOMIC CAFE NEWBURYPORT MA	\$	7.46
11/10/2014 NONTD ATM FEE	\$	3.00
11/12/2014 DURGIN PARK EAST BOSTON MA	\$	74.37
11/17/2014 CHECK #1595	\$	5,600.00
11/17/2014 GUERRERO ACTON MA	\$	95.00
11/17/2014 RISTORANTE MOLISE AMESBURY MA	\$	77.88
11/17/2014 RADIOSHACK COR SEBROOK NH	\$	57.98
11/17/2014 CIRCLE K SEABROOK NH	\$	40.16
11/17/2014 BARNESNOBLE 45 GOSLING EWINGTON	\$	38.57
11/17/2014 SHUN FENG SEABROOK NH	\$	30.10
11/17/2014 USPS AMESBURY MA	\$	16.95
11/17/2014 GUERRERO ACTON MA	\$	5.00
11/17/2014 CREDIT - SQ GUERRERO ACTON	\$	(5.00)
11/18/2014 HREYFILL REYKJAVIK ISL TOURIST TOL	\$	92.78
11/19/2014 MARSHALLS MARSHALLS NEWBURYPC	\$	297.48

11/19/2014 WALMART SEABROOK NH	\$	64.68
11/19/2014 CIRCLE AMESBURY MA	\$	30.31
11/19/2014 MORNING BUZZ CAFE AMESBURY MA	\$	29.58
11/19/2014 SHUN FENG SEABROOK NH	\$	29.07
11/19/2014 PETSMART SEABROOK NH	\$	9.99
11/20/2014 MICHAEL HARBORSI NEWBURYPORT MA	\$	122.86
11/20/2014 NAILS NEWBURYPORT MA	\$	53.00
11/20/2014 ANGIES FOOD DINER NEWBURYPORT MA	\$	28.73
11/20/2014 ATOMIC CAFE NEWBURYPORT MA	\$	4.60
11/21/2014 VZWRLSS IVR GA	\$	200.00
11/21/2014 WITHDRAW BANK SINOPAC TWN	\$	129.50
11/21/2014 PHILLIPS SEA FOOD BOSTON MA	\$	16.04
11/21/2014 NONTD ATM FEE	\$	3.00
11/24/2014 TAIWAN HIGH SPEED RAIL TWN	\$	94.25
11/24/2014 MOVEMBER CHARITY CA	\$	50.00
11/24/2014 FRESH CITY RAST BOSTON MA	\$	22.40
11/24/2014 NARITA AIRPORT TERMINAL CHIBA JPN	\$	7.16
11/24/2014 STARBUCKS EAST BOSTON MA	\$	5.46
11/24/2014 DUNKIN BOSTON MA	\$	2.29
11/26/2014 TATSUKICHI NARITA JPN	\$	22.07
11/26/2014 TATSUKICHI NARITA JPN	\$	3.40
11/28/2014 CHEERFUL FASHION GOODS KAOHSIUNG	\$	287.21
11/28/2014 CHEERFUL FASHION GOODS KAOHSIUNG	\$	32.39
Total PERSONAL	\$	10,031.73

December

INCOMING FUNDS

INCOMING FUNDS - STEVEN BARLOW \$ 27,655.97

USAGE OF FUNDS

Fossa Business	\$	10,168.23
Clearly Personal	\$	7,906.01
Unable to determine	\$	9,667.04
TOTAL USAGE OF FUNDS	\$	27,741.28

12/01/2014 VZWRLSS IVR VN NJ	\$	537.32
12/01/2014 THE ORVIS CO ME	\$	189.91
12/01/2014 WEATHERVANE SEAFOOD REST KITTERY	\$	63.18
12/01/2014 THE GROG RESTAURANT NEWBURYPORT	\$	60.69
12/01/2014 CIRCLE SEABROOK NH	\$	36.28

12/02/2014 TATSUKICHI NARITA JPN	\$	28.84
12/02/2014 CCD DEBIT ACCT FEE INTUITPMTS	\$	19.95
12/03/2014 VOC ICONTACTEMALL MD	\$	99.88
12/03/2014 BIGCOMMERCE COM TX	\$	79.95
12/03/2014 BARNESNOBLE GOSLING EWINGTON NI	\$	63.80
12/03/2014 PETSMART SEABROOK NH	\$	32.98
12/03/2014 SOU BEST BUY NEWINGTON NH	\$	19.99
12/03/2014 OLD NAVY NEWINGTON NH	\$	10.00
12/04/2014 VZWRLSS IVR VB GA	\$	200.00
12/04/2014 SHUN FENG SEABROOK NH	\$	30.16
12/04/2014 CIRCLE K SEABROOK NH	\$	30.00
12/04/2014 FREEDOM VOICE SYSTEM CA	\$	10.86
12/05/2014 BARNES NOBLE NEWINGTON NH	\$	6.92
12/08/2014 AGAVE MEXICAN BISTRO NEWBURYPOI	\$	50.82
12/08/2014 CIRCLE AMESBURY MA	\$	33.28
12/09/2014 USPS COM DC	\$	55.00
12/09/2014 MORNING BUZZ CAFE AMESBURY MA	\$	21.78
12/09/2014 SBARRO EAST BOSTON MA	\$	17.83
12/09/2014 USPS COM DC	\$	11.30
12/09/2014 APL ITUNES COM BILL CA	\$	10.99
12/10/2014 VZWRLSS IVR VB GA	\$	200.00
12/10/2014 VZWRLSS IVR VN NJ	\$	150.00
12/10/2014 STARBUCKS TERM EAST BOSTON MA	\$	10.81
12/15/2014 GAGA REYKJAVIK ISL	\$	158.57
12/15/2014 CHECK #1603	\$	2,800.00
12/15/2014 RELAY RED CANOE EDMONTON C AN	\$	7.44
12/15/2014 NONTD ATM FEE	\$	3.00
12/15/2014 NONTD ATM FEE	\$	3.00
12/15/2014 NONTD ATM FEE	\$	3.00
12/16/2014 DUTY FREE STORE REYJANESBER ISL	\$	64.55
12/16/2014 LONDON DRUGS VANCOUVER C AN	\$	17.36
12/17/2014 RUDSAK VANCOUVER CAN	\$	72.38
12/18/2014 VZWRLSS IVR VB GA	\$	244.24
12/18/2014 VANCOUVER NEWS RICHMOND CAN	\$	3.62
12/22/2014 BASSLER VETERINARY HOSPI SALISBU	\$	365.60
12/22/2014 COACH KITTERY ME	\$	227.86
12/22/2014 ALDO US BURLINGTON MA	\$	91.98
12/22/2014 THE GROG RESTAURANT NEWBURYPO	\$	61.29
12/22/2014 VAN HEUSEN RETAIL DIV KITTERY ME	\$	27.01
12/23/2014 APPLE STORE BURLINGTON MA	\$	73.31
12/26/2014 WAL MART SEABROOK NH	\$	26.84
12/29/2014 PAYPAL TOTALCYCLIN G BR	\$	385.21
12/29/2014 CHINA STAR LOWELL MA	\$	121.49
12/29/2014 VZWRLSS IVR VN NJ	\$	100.00

12/29/2014 NORTH MANHELM ROSEMONT IL	\$	64.00
12/29/2014 BREAKFAST CLUB ALLSTON MA	\$	30.43
12/29/2014 CIRCLE K AMESBURY MA	\$	25.51
12/29/2014 SHUN FENG SEABROOK NH	\$	17.71
12/29/2014 PEET CAMBRIDGE MA	\$	15.64
12/29/2014 CAFENATION BRIGHTON MA	\$	7.00
12/29/2014 DUNKIN AMESBURY MA	\$	4.26
12/29/2014 NONTD ATM FEE	\$	3.00
12/30/2014 AUTOZONE LAFAY SEABROOK NH	\$	206.98
12/30/2014 WAL MART SEABROOK NH	\$	84.08
12/30/2014 SZECHUAN TASTE NEWBURYPORT MA	\$	29.63
12/30/2014 ROGERS REDLINER PORTSMOUTH NH	\$	27.06
12/30/2014 OVERDRAFT FEE	\$	175.00
12/31/2014 NATIONALGRID SYRACUSE NY	\$	260.44
12/31/2014 MAINTENANCE FEE	\$	15.00
Total PERSONAL	\$	7,906.01

January***INCOMING FUNDS***

INCOMING FUNDS - STEVEN BARLOW	\$	49,287.27
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USAGE OF FUNDS

Fossa Business	\$	37,339.17
Clearly Personal	\$	9,233.91
Unable to determine	\$	2,600.29
TOTAL USAGE OF FUNDS	\$	49,173.37

01/02/2015 TEN ICHI NATICK MA	\$	301.62
01/02/2015 SHABU ZEN REST BOSTON MA	\$	162.86
01/02/2015 CRATE BARREL KITTERY ME	\$	84.37
01/02/2015 MANDARIN ORIENTAL FB BOSTON MA	\$	62.58
01/02/2015 CALIFORNIA PIZZA BOSTON MA	\$	52.85
01/02/2015 PRUDENTIAL CENTER GARA BOSTON MA	\$	38.00
01/02/2015 TEN ICHI NATICK MA	\$	35.50
01/02/2015 INTUIT PYMT ACCT FEE	\$	35.00
01/02/2015 SHELL OIL PORTSMOUTH NH	\$	32.97
01/02/2015 ANGIES FOOD DINER NEWBURYPORT MA	\$	28.80
01/02/2015 INTUIT PYMT SOLN ACCT FEE	\$	19.95
01/02/2015 APL ITUNES COM BILL CA	\$	10.61
01/02/2015 ATOMIC CAFE NEWBUR NEWBURYPORT MA	\$	2.51

01/05/2015 MICHAEL HARBORSI NEWBURYPORT M.	\$	135.70
01/05/2015 CHINATOWN BOSTON MA	\$	103.00
01/05/2015 SHAW MARKET NEWBURYPORT MA	\$	98.68
01/05/2015 BIGCOMMERCE COM TX	\$	79.95
01/05/2015 PORTSMOUTH BREWERY PORTSMOUT	\$	72.76
01/05/2015 ARMY BARRACKS S 30 BROAD SAUGUS	\$	66.96
01/05/2015 VOC ICONTACTEMAIL MKT SV MD	\$	49.94
01/05/2015 SUNOCOMFRAMIGHAM MA	\$	29.29
01/05/2015 AMAZON COM BILL WA	\$	23.71
01/05/2015 PETSMART SEABROOK NH	\$	19.98
01/05/2015 NORDSTROM RACK 546 FRAMIGHAM MA	\$	18.43
01/05/2015 FREEDOM VOICE SYSTEM 2 CA	\$	10.84
01/05/2015 NONTDAM ATM FEE	\$	3.00
01/06/2015 TOWN FAIR TIRE SEABROOK NH	\$	174.44
01/06/2015 SUNOCO PEABODY MA	\$	37.59
01/06/2015 THE HOLLOW CAFE AMESBURY MA	\$	31.02
01/06/2015 SHUN FENG SEABROOK NH	\$	11.45
01/06/2015 CHOCOCOA BAKING NEWBURYPORT M.	\$	7.94
01/06/2015 APL ITUNES COM BILL CA	\$	5.29
01/07/2015 WITHDRAW 315 COMMONWEALTH WAY	\$	83.00
01/07/2015 THE GROG RESTAURANT NEWBURYPO	\$	22.43
01/07/2015 EXXONMOBIL NEWBURYPORT MA	\$	20.69
01/07/2015 NONTD ATM FEE	\$	3.00
01/08/2015 CVS AMESBURY MA	\$	156.30
01/08/2015 MAIN ANIMAL SRV HOP HOPKINTON MA	\$	156.20
01/08/2015 CVS AMESBURY MA	\$	38.72
01/09/2015 EO NOODLES FRAMIGHAM MA	\$	52.44
01/09/2015 NORDSTROM 0531 NATICK MA	\$	41.52
01/09/2015 EXXONMOBIL NEWBURYPORT MA	\$	39.82
01/09/2015 CIRCLE AMESBURY MA	\$	36.63
01/09/2015 PRO CUT FRAMIGHAM MA	\$	30.95
01/09/2015 MORNING BUZZ CAFE AMESBURY MA	\$	20.84
01/09/2015 DUNKIN 304921 NEWBURYPORT MA	\$	3.84
01/09/2015 INONE VENDING 19 HUNT VALLEY MD	\$	1.00
01/12/2015 VZWRLSS IVR VB GA	\$	1,163.57
01/12/2015 MIX MIX CILLEXIONS SAINT HYACINT C	\$	152.94
01/12/2015 GAP OUTLET USA KITTERY ME	\$	104.42
01/12/2015 BRINE OYSTER NEWBURYPORT MA	\$	96.47
01/12/2015 TARGET FRAMIGHAM MA	\$	90.46
01/12/2015 FOOT LOCKER PEABODY MA	\$	89.99
01/12/2015 HARRY BAR GRILL BRIGHTON MA	\$	89.84
01/12/2015 DIRECT TIRE AUTO SER NATICK MA	\$	85.00
01/12/2015 NORDSTROM 543 MIDDLES BURLINGTO	\$	79.97
01/12/2015 UNIQLO NATICK FRAMIGHAM MA	\$	79.60

01/12/2015 300NIRTH SAUNDERSTOWN RI	\$	72.05
01/12/2015 CREW FACTORY STORE KITTERY ME	\$	64.03
01/12/2015 WEATHERVANE SEAFOOD REST KITTERY ME	\$	62.32
01/12/2015 GULF OIL FRAMINGHAM MA	\$	37.37
01/12/2015 WASABI NATICK VA	\$	35.50
01/12/2015 CIRCLE AMESBURY MA	\$	31.75
01/12/2015 PHO PARIS PEABODY MA	\$	31.18
01/12/2015 CVS AMESBURY MA	\$	27.25
01/12/2015 SUNOCO AMESBURY MA	\$	23.34
01/12/2015 THE JUICERY PORTSMOUTH NH	\$	16.00
01/12/2015 PAUL NATICK NATICK MA	\$	13.21
01/12/2015 SANDWICH WORKS NEWTON CENTER MA	\$	8.22
01/13/2015 MICHELLES ON MARKET PORTSMOUTH NH	\$	73.75
01/13/2015 CIRCLE AMESBURY MA	\$	26.98
01/13/2015 MORNING BUZZ CAFE AMESBURY MA	\$	21.79
01/13/2015 CHOCOCOA BAKING NEWBURYPORT MA	\$	8.95
01/13/2015 UMI OF JAPAN PEABODY MA	\$	7.79
01/13/2015 NONTD ATM FEE	\$	3.00
01/14/2015 SBARRO EAST BOSTON MA	\$	28.42
01/14/2015 MORNING BUZZ CAFE AMESBURY MA	\$	21.04
01/14/2015 HUDSON NEWS EAST BOSTON MA	\$	9.68
01/15/2015 JOES AMERICAN PEABODY MA	\$	75.06
01/20/2015 CHECKS #1608	\$	2,800.00
01/20/2015 AROUND ICELAND REYKJAVIK ISL	\$	28.84
01/20/2015 HAGKAUP AKUREYRI REYKJAVIK ISL	\$	20.16
01/22/2015 LAUGAVEGUR 26 REYKJAVIK REYKJAVIK ISL	\$	304.19
01/22/2015 NONTD ATM FEE	\$	3.00
01/28/2015 DRIFA GARDABAR ISL	\$	117.13
01/28/2015 ASIA REYKJAVIK ISL	\$	53.49
01/28/2015 ASIA REYKJAVIK ISL	\$	31.18
01/28/2015 NONTD ATM FEE	\$	3.00
01/29/2015 VZWRLSS IVR VB GA	\$	200.00
01/29/2015 GEYSIR SKOLAVORDUSTIG REYKJAVIK ISL	\$	73.71
01/30/2015 CVS AMESBURY MA	\$	109.47
01/30/2015 VOX RESTAURANT REYKJAVIK ISL	\$	84.18
01/30/2015 TJ MAXX SEABROOK NH	\$	72.99
01/30/2015 PETSMART SEABROOK NH	\$	46.66
Total PERSONAL	\$	9,233.91

February**INCOMING FUNDS**

INCOMING FUNDS - STEVEN BARLOW	\$	45,883.53
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USAGE OF FUNDS

Fossa Business	\$	30,102.20
Clearly Personal	\$	5,732.70
Unable to determine	\$	7,469.19
TOTAL USAGE OF FUNDS	\$	43,304.09

2/2/2015 COMCAST CABLE COMM COMCAST M.	\$	120.83
2/2/2015 MARSHALLS MARSHALLS NEWBURYPC	\$	93.04
2/2/2015 RISTORANTE MOLISE AMESBURY MA	\$	66.53
2/2/2015 HUDSON NEWS EAST BOSTON MA	\$	46.76
2/2/2015 FRIENDLY AMESBURY MA	\$	35.64
2/2/2015 CIRCLE AMESBURY MA	\$	32.10
2/2/2015 FRIENDLY AMESBURY MA	\$	24.18
2/2/2015 MORNING BUZZ CAFE AMESBURY M.	\$	22.72
2/2/2015 INTUIT PYMT SOLN ACCT FEE	\$	19.95
2/3/2015 DURGIN PARK EAST BOSTON MA	\$	101.53
2/3/2015 BIGCOMMERCE COM TX	\$	79.95
2/3/2015 VOC ICONTACTEMAIL MD	\$	49.94
2/3/2015 PET CITY SEABROOK NH	\$	17.38
2/3/2015 DUNKIN AMESBURY MA	\$	12.29
2/3/2015 FREEDOM VOICE SYSTEMS CA	\$	10.91
2/4/2015 THE LAUNDROMAT CAFE REYKJAVIK	\$	99.00
2/5/2015 LEVIS BUDIN GLERARTORG KOPAVOC	\$	63.94
2/9/2015 LAUGAVEGUR REYKJAVIK ISL TOURIS	\$	49.91
2/10/2015 NATIONAL GRID NY	\$	387.93
2/11/2015 VZWRLSS IVR VN NJ	\$	180.00
2/11/2015 SHUN FENG SEABROOK NH	\$	22.62
2/12/2015 CVS AMESBURY MA	\$	43.11
2/12/2015 AMAZON COM SEATTLE WA	\$	32.97
2/12/2015 STATION CAFE NEWBURYPORT MA	\$	23.23
2/12/2015 DUNKIN BOSTON MA	\$	6.51
2/13/2015 CUMBERLAND FARMS AMESBURY MA	\$	30.17
2/17/2015 HST TRSFUNDATION ORG UT	\$	143.88
2/17/2015 OVERDRAFT PD	\$	105.00
2/19/2015 AMI AMICA INSURANCE RJ	\$	344.00
2/19/2015 MARSHALLS MARSHALLS NEWBURYPC	\$	137.53

2/19/2015	AMAZON COM SEATTLE WA	\$	41.80
2/20/2015	CRATE BARREL KITTERY ME	\$	201.28
2/20/2015	KITTERY TRADING POST KITTERY ME	\$	158.24
2/20/2015	CREW FACTORY STORE KITTERY ME	\$	94.94
2/23/2015	KITTERY TRADING POST KITTERY ME	\$	179.34
2/23/2015	TENDER CROP FARM NEWBURY MA	\$	84.25
2/23/2015	BROOKSTONE KITTERY ME	\$	81.66
2/23/2015	PORTSMOUTH BREWERY PORTSMOU	\$	68.35
2/23/2015	VZWRLSS IVR VN NJ	\$	62.00
2/23/2015	ROBERTS MAINE GRILL AND KITTER	\$	59.31
2/23/2015	TJ TJ MAXX SEABROOK NH	\$	57.95
2/23/2015	CVS AMESBURY MA	\$	44.18
2/23/2015	THE HOLLOW CAFE AMESBURY MA	\$	30.37
2/23/2015	PET CITY SEABROOK NH	\$	9.18
2/23/2015	DUNKIN AMESBURY MA	\$	6.36
2/24/2015	ELECTRONIC PMT-TEL, NGRID05 NGRI	\$	370.61
2/24/2015	ETSY COM NJ	\$	170.00
2/24/2015	TARGET DANVERS MA	\$	166.88
2/24/2015	MICHELLES ON MARKET PORTSMOUT	\$	68.57
2/24/2015	PAYPAL CRAGOSTICKB SAN JOSE CA	\$	36.01
2/24/2015	SZECHUAN TASTE NEWBURYPORT IV	\$	26.20
2/24/2015	3 SYLVAN ST PEABODY MA	\$	20.00
2/24/2015	ATOMIC CAFE NEWBUR NEWBURYPC	\$	7.46
2/25/2015	PAYPAL GORIANI ART CA	\$	145.62
2/25/2015	CHEESECAKE FACTORY PEABODY MA	\$	108.63
2/25/2015	TJ TJ MAXX PORTSMOUTH NH	\$	66.94
2/25/2015	BEDBATH BEYOND BEDBATH PORTSM	\$	61.36
2/25/2015	HOMEGOODS HOME GOODS ORTSMOL	\$	57.95
2/25/2015	CUMBERLAND FARMS AMESBURY MA	\$	31.70
2/25/2015	OVERDRAFT PD	\$	175.00
2/26/2015	ELECTRONIC PMT-TEL, ACHIVR VISB BI	\$	417.00
2/26/2015	SHAW S NEWBURYPORT MA	\$	40.28
2/26/2015	STAPLES NEWINGTON NH	\$	14.99
2/26/2015	TRADER JOE NEWINGTON NH	\$	13.56
2/26/2015	BARNESNOBLE EWINGTON NH	\$	9.99
2/27/2015	COMCAST BOSTON CS 1X NH	\$	147.63
2/27/2015	KELLY S TRUE VALUE NEWBURYPORT	\$	28.46
2/27/2015	USPS NEWBURYPORT MA	\$	19.99
2/27/2015	ATOMIC CAFE NEWBUR NEWBURYPO	\$	11.77
2/27/2015	MAINTENANCE FEE	\$	15.00
2/27/2015	Funds Transfer	\$	(81.66)
Total PERSONAL		\$	5,732.70

March**INCOMING FUNDS**

INCOMING FUNDS - STEVEN BARLOW	\$	55,667.14
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USAGE OF FUNDS

Fossa Business	\$	41,235.28
Clearly Personal	\$	13,214.39
Unable to determine	\$	2,638.76
TOTAL USAGE OF FUNDS	\$	57,088.43

3/2/2015 MICHAEL S HARBORSI NEWBURYPOR	\$	91.11
3/2/2015 BERTUCCI 021 PEABODY MA	\$	67.57
3/2/2015 CUMBERLAND FARMS 2035 AMESBUR	\$	36.35
3/2/2015 PORTSMOUTH BREWERY PORTSMOU	\$	33.98
3/2/2015 MARSHALLS MARSHALLS NEWBURYPO	\$	31.86
3/2/2015 THE HOLLOW CAFE AMESBURY MA	\$	29.84
3/2/2015 SZECHUAN TASTE NEWBURYPORT M	\$	28.80
3/2/2015 KITTERY TRADING POST KITTERY ME	\$	23.20
3/2/2015 INTUIT PYMT SOLN ASST FEE	\$	19.95
3/2/2015 KMART NEWBURYPORT MA	\$	18.04
3/2/2015 KITTERY TRADING POST KITTERY ME	\$	15.81
3/2/2015 STARBUCKS PORTSMO PORTSMOUTH	\$	9.14
3/2/2015 DUNKIN NEWBURYPORT MA	\$	6.18
3/3/2015 CHECKS #1615	\$	2,800.00
3/3/2015 MARSHALLS MARSHALLS NORTH HAM	\$	90.97
3/3/2015 BIGCOMMERCE COM TX	\$	79.95
3/3/2015 CHILI'S SEABROOK SEABROOK NH	\$	76.66
3/3/2015 THE NATURAL DOG NEWBURYPORT M	\$	57.32
3/3/2015 VOC ICONTACTEMAIL MKT SV MD	\$	49.94
3/3/2015 STOP SHOP AMESBURY MA	\$	48.02
3/3/2015 SZECHUAN TASTE NEWBURYPORT M	\$	28.56
3/3/2015 ATOMIC CAFE NEWBURYPORT MA	\$	2.51
3/4/2015 THE GROG RESTAURANT NEWBURYPC	\$	147.09
3/4/2015 STATION CAFE NEWBURYPORT MA	\$	32.53
3/4/2015 DUNKIN AMESBURY MA	\$	12.05
3/4/2015 OVERDRAFT PD	\$	175.00
3/5/2015 EXXONMOBIL NEWBURYPORT MA	\$	26.68
3/5/2015 HUDSON NEWS PHILADELPHIA PA	\$	15.47
3/5/2015 FREEDOM VOICE SYSTEMS CA	\$	10.91
3/5/2015 DUNKIN NEWBURYPORT MA	\$	4.28

3/5/2015	NONTD ATM FEE	\$	3.00
3/6/2015	ASIAN TOO BOSTON MA	\$	25.95
3/6/2015	HEALTH CARE CEN ORLANDO FL	\$	10.65
3/6/2015	ASIAN TOO BOSTON MA	\$	3.20
3/6/2015	NONTD ATM FEE	\$	3.00
3/9/2015	MARTINS STAUNTON VA	\$	210.89
3/9/2015	OFF FIFTH ORLANDO FL	\$	192.42
3/9/2015	BARNEY S NEW YORK ORLANDO FL	\$	122.59
3/9/2015	MARTINS STAUNTON VA	\$	115.21
3/9/2015	BARNEY S NEW YORK ORLANDO FL	\$	73.81
3/9/2015	CILIUS PREDIN MIAMI FL	\$	26.75
3/9/2015	MARTINS 6424 HARRISONBURG VA	\$	21.03
3/9/2015	WAL MART STAUNTON VA	\$	20.93
3/9/2015	THE HOME DEPOT HARRISONBURG	\$	7.34
3/9/2015	NONTD ATM FEE	\$	3.00
3/10/2015	TJ TJ MAXX SEABROOK NH	\$	24.99
3/11/2015	THE HOME DEPOT SEABROOK NH	\$	280.97
3/11/2015	BEST BUY NEWINGTON NH	\$	29.99
3/11/2015	SHUN FENG SEABROOK NH	\$	26.18
3/11/2015	AMAZON COM SEATLE WA	\$	25.26
3/11/2015	BARNESNOBLE GOSLING EWINGTON	\$	14.39
3/11/2015	RICHDALE CONVENIEN SEABROOK NH	\$	10.00
3/11/2015	THE HOME DEPOT SEABROOK NH	\$	3.85
3/12/2015	ATT BILL PAYMENT TX	\$	85.32
3/12/2015	APPLE STORE PEABODY MA	\$	31.82
3/12/2015	THE HOLLOW CAFE AMESBURY MA	\$	29.04
3/13/2015	FIFTY WATER RESTAURANT NEWBUR	\$	209.76
3/13/2015	CIRCLE AMESBURY MA	\$	34.05
3/13/2015	THE HOLLOW CAFE AMESBURY MA	\$	29.84
3/13/2015	PET CITY SEABROOK NJ	\$	12.79
3/16/2015	AMAZONPRIME MEMBERSHIP NV	\$	99.00
3/16/2015	BARNESNOBLE MIDDLESEX BURLING	\$	65.33
3/16/2015	BROWN SUGAR BY THE SEA NEWBUR	\$	51.94
3/16/2015	THE GROG RESTAURANT NEWBURYP	\$	46.19
3/16/2015	CUMBERLAND FARMS AMESBURY MA	\$	30.26
3/16/2015	CVS PHARMACY AMESBURY MA	\$	19.10
3/16/2015	STARBUCKS PEABODY PEABODY MA	\$	12.07
3/16/2015	STARBUCKS SEABROOK SEABROOK	\$	7.19
3/16/2015	ATOMIC CAFE NEWBURYPORT MA	\$	2.51
3/17/2015	OVERDRAFT PD	\$	175.00
3/18/2015	ELECTRONIC PMT-TEL, ACHIVR VISB E	\$	670.03
3/18/2015	CIRCLE AMESBURY MA	\$	29.27
3/18/2015	STARBUCKS BOSTON BOSTON MA	\$	11.82
3/18/2015	MANDARIN ORIENTAL FB BOSTON MA	\$	119.86

3/19/2015	FLATBREAD COMPANY	AMESBURY MA	\$	95.59
3/19/2015	EMPIRE GARDEN RESTAURANT	BOSTON MA	\$	60.75
3/19/2015	THE HOLLOW CAFE	AMESBURY MA	\$	44.09
3/19/2015	ANGIES FOOD DINER	NEWBURYPORT MA	\$	37.92
3/19/2015	LAZ PARKING	BOSTON MA	\$	26.00
3/19/2015	ATOMIC CAFE	NEWBURYPORT MA	\$	6.66
3/19/2015	OVERDRAFT PD		\$	105.00
3/20/2015	LUCKY BRAND	KITTERY ME	\$	65.91
3/20/2015	OVERDRAFT PD		\$	175.00
3/23/2015	TANNERY	CAMBRIDGE MA	\$	175.00
3/23/2015	RISTORANTE MOLISE	AMESBURY MA	\$	173.44
3/23/2015	ANJU	KITTERY POINT ME	\$	110.20
3/23/2015	TJ TJ MAXX	SEABROOK NH	\$	89.99
3/23/2015	ALE HOUSE	AMESBURY MA	\$	76.42
3/23/2015	YENCHING	CAMBRIDGE MA	\$	42.17
3/23/2015	CUMBERLAND FARMS	AMESBURY MA	\$	34.48
3/23/2015	LIL S CAFE	KITTERY ME	\$	23.98
3/23/2015	URBAN OUTFITTER	URBAN CAMBRIDGE MA	\$	19.99
3/23/2015	FISHERMAN S NET	BOSTON MA	\$	17.77
3/23/2015	HARVARD SQUARE PARKING	CAMBRIE MA	\$	15.00
3/23/2015	SHELL OIL	REVERE MA	\$	14.86
3/23/2015	CHOCOCOA BAKING	NEWBURYPORT MA	\$	11.73
3/23/2015	JOCKEY	KITTERY ME	\$	9.46
3/23/2015	STARBUCKS	KITTERY KITTERY ME	\$	8.53
3/23/2015	DUNKIN	KITTERY ME	\$	7.97
3/24/2015	ARMY BARRACKS	ESSE SALEM MA	\$	186.21
3/24/2015	STONEWALL CAFE	YORK ME	\$	98.82
3/24/2015	PORTSMOUTH BREWERY	PORTSMOUTH NH	\$	97.42
3/24/2015	ATT MOBILITY II LLC	PEABODY MA	\$	37.19
3/24/2015	SZECHUAN TASTE	NEWBURYPORT MA	\$	27.01
3/25/2015	VERIZON WRLS	FRAMINGHAM MA	\$	200.00
3/25/2015	PAYPAL DBRAND INC	SAN JOSE CA	\$	57.00
3/25/2015	SHUN FENG	SEABROOK NH	\$	31.68
3/25/2015	THE HOLLOW CAFE	AMESBURY MA	\$	28.73
3/25/2015	STARBUCKS PEABODY	PEABODY MA	\$	18.76
3/26/2015	SHEA S RIVERSIDE REST BA	ESSEX MA	\$	148.94
3/26/2015	MICHAELS STORES	SEABROOK NH	\$	48.63
3/26/2015	LIFE ALIVE SALEM LLC	SALEM MA	\$	35.73
3/26/2015	THE HOLLOW CAFE	AMESBURY MA	\$	32.30
3/26/2015	CREW FACTORY STORE	KITTERY ME	\$	26.11
3/26/2015	MARSHALLS	MARSHALLS NEWBURYPORT MA	\$	17.97
3/26/2015	PAUL Natick	Natick MA	\$	17.41
3/27/2015	EL BURRITO INC	AMESBURY MA	\$	47.32
3/27/2015	CIRCLE	AMESBURY MA	\$	30.92

3/27/2015 PAYPAL BODYGUARDZ CA	\$	24.90
3/27/2015 PRO CUT FRAMINGHAM MA	\$	20.95
3/27/2015 USPS COM DC	\$	18.11
3/27/2015 THE JUICERY PORTSMOUTH NH	\$	16.00
3/27/2015 ATOMIC CAFE NEWBURYPORT MA	\$	3.20
3/30/2015 CHECKS # 1620	\$	2,800.00
3/30/2015 BROWN SUGAR BY THE SEA NEWBUF \$		78.48
3/30/2015 PORTSMOUTH GAS LIGHT PORTSMOU \$		75.13
3/30/2015 CHINA KING RESTAURANT BOSTON M \$		64.25
3/30/2015 AMAZON COM SEATTLE WA	\$	54.95
3/30/2015 THE GROG RESTAURANT NEWBURY \$		51.98
3/30/2015 BARNESNOBLE GOSLING EWINGTON \$		44.92
3/30/2015 THE HOLLOW CAFE AMESBURY MA	\$	36.40
3/30/2015 CIRCLE SEABROOK NH	\$	30.86
3/30/2015 SHUN FENG SEABROOK NH	\$	27.54
3/30/2015 SZECHUAN TASTE NEWBURYPORT MA \$		26.74
3/30/2015 FM STATION NEWBURYPORT MA	\$	23.78
3/30/2015 CHOCOCOA BAKING NEWBURYPORT \$		9.82
3/30/2015 STARBUCKS BOSTON BOSTON MA	\$	8.80
3/31/2015 BARNESNOBLE MIDDLESEX BURLINGT \$		33.16
3/31/2015 LAZ PARKING BOSTON MA	\$	16.00
3/31/2015 MAINTENANCE FEE	\$	15.00
Total PERSONAL	\$	13,214.39

April**INCOMING FUNDS**

INCOMING FUNDS - STEVEN BARLOW	\$	25,267.90
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USAGE OF FUNDS

Fossa Business	\$	11,709.92
Clearly Personal	\$	9,433.72
Unable to determine	\$	1,952.45
TOTAL USAGE OF FUNDS	\$	23,096.09

04/01/2015 ELECTRONIC PMT-TEL, ACHIVR VISB BII \$		998.09
04/01/2015 THE GROG RESTAURANT NEWBURYPC \$		89.01
04/01/2015 ROMANOS 1173 BURLINGTON MA	\$	68.12
04/01/2015 FM STATION NEWBURYPORT MA	\$	37.57
04/01/2015 THE HOLLOW CAFE AMESBURY MA	\$	36.93
04/01/2015 INTUIT PYMT SOLN ACCT FEE	\$	19.95

04/01/2015 ATOMIC CAFE NEWBURYPORT MA	\$	6.78
04/01/2015 ATOMIC CAFE NEWBURYPORT MA	\$	6.78
04/01/2015 BARNES NOBLE BURLINGTON MA	\$	5.46
04/01/2015 BARNES NOBLE BURLINGTON MA	\$	2.68
04/02/2015 COMCAST BOSTON CS IX NH	\$	171.15
04/02/2015 THE GROG RESTAURANT NEWBURYPC	\$	43.29
04/02/2015 SHECHUAN TASTE NEWBURYPORT MA	\$	21.14
04/02/2015 MICHAELS STORES SEABROOK NH	\$	13.47
04/02/2015 ATOMIC CAFE NEWBURYPORT MA	\$	8.78
04/02/2015 DUNKIN 332335 NEWBURYPORT MA	\$	2.25
04/03/2015 BARNESNOBLE 1 WORCESTER FRAMIN	\$	56.52
04/03/2015 CUMBERLAND FARMS FRAMINGHAM MA	\$	30.01
04/03/2015 SHELL OIL NEWBURYPORT MA	\$	20.22
04/03/2015 STARBUCKS SEABROOK NH	\$	20.04
04/06/2015 SALT KITCHEN AND RUM BAR IPSWICH	\$	136.37
04/06/2015 JO JO TAI PEI ALLSTON MA	\$	82.65
04/06/2015 CK SHANGHAL WELLSLEY MA	\$	62.55
04/06/2015 799 BOYLSTON ST BOSTON MA	\$	60.00
04/06/2015 CHEESECAKE FACTORY PEABODY MA	\$	40.56
04/06/2015 THE HOLLOW CAFE AMESBURY MA	\$	31.58
04/06/2015 WOODMANS OF ESSEX ESSEX MA	\$	31.40
04/06/2015 CUMBERLAND FARMS AMESBURY MA	\$	30.04
04/06/2015 PRUDENTIAL CENTER GARA BOSTON MA	\$	30.00
04/06/2015 CUMBERLAND FARMS AMESBURY MA	\$	24.51
04/06/2015 HARVARD SQUARE PARKING CAMBRID	\$	16.00
04/06/2015 STARBUCKS PEABODY MA	\$	9.35
04/06/2015 STARBUCKS CAMBRIDGE MA	\$	7.59
04/06/2015 STARBUCKS BOSTON MA	\$	4.23
04/06/2015 NONTD ATM FEE	\$	3.00
04/08/2015 SPICE THAI KITCHEN IPSWICH MA	\$	112.85
04/08/2015 MORNING BUZZ CAFE AMESBURY MA	\$	24.51
04/09/2015 3 SOUTH MAIN IPSWICH MA	\$	102.50
04/09/2015 NONTD ATM FEE	\$	3.00
04/10/2015 NATIONALGRID SYRACUSE NY	\$	502.00
04/10/2015 TOWN FAIR TIRE SEABROOK NH	\$	366.60
04/13/2015 SALT KITCHEN AND RUM BAR IPSWICH	\$	143.08
04/13/2015 STOP SHOP AMESBURY MA	\$	97.02
04/13/2015 J S OYSTER PORTLAND ME	\$	66.48
04/13/2015 FM STATION NEWBURYPORT MA	\$	54.57
04/13/2015 EXXONMOBIL WEST BARNSTAB MA	\$	32.49
04/13/2015 HANSCOMS TRUCK STOP PORTSMOUT	\$	30.92
04/13/2015 MARY MANSUR NEWBURYPORT MA	\$	23.00
04/13/2015 POPEYES ME KENNEBUNK ME	\$	21.59
04/13/2015 SUNOCO WENHAM MA	\$	17.24

04/13/2015 KELLIE BROOK FARM NEWBURYPORT MA	\$	12.50
04/13/2015 STARBUCKS PEABODY MA	\$	12.09
04/13/2015 UNIFIED PARKING PORTLAND ME	\$	10.00
04/13/2015 ATOMIC CAFE NEWBURYPORT MA	\$	9.73
04/13/2015 ATOMIC CAFE NEWBURYPORT MA	\$	6.78
04/13/2015 STARBUCKS PORTLAND ME	\$	5.51
04/14/2015 ANJU KITTERY POINT ME	\$	193.24
04/14/2015 SZECHUAN TASTE NEWBURYPORT MA	\$	32.98
04/14/2015 ATOMIC CAFE NEWBURYPORT MA	\$	6.78
04/15/2015 HONG KONG SUPERMARKET ALLSTON MA	\$	43.54
04/15/2015 THE GROG RESTAURANT NEWBURYPC	\$	35.79
04/15/2015 CUMBERLAND FARMS AMESBURY MA	\$	20.60
04/15/2015 ATOMIC CAFE NEWBURYPORT MA	\$	2.51
04/16/2015 KANTIN BOSTOM MA	\$	30.45
04/16/2015 CUMBERLAND FARMS AMESBURY MA	\$	29.34
04/16/2015 PANERA BREAD DANVERS MA	\$	17.09
04/16/2015 STARBUCKS PEABODY MA	\$	7.06
04/16/2015 PANERA BREAD DANVERS MA	\$	5.33
04/17/2015 BED BATH BEYOND DANVERS MA	\$	111.47
04/17/2015 EXXONMOBIL DANVERS MA	\$	35.00
04/17/2015 THE HOLLOW CAFE AMESBURY MA	\$	30.25
04/17/2015 FM STATION NEWBURYPORT MA	\$	20.85
04/17/2015 THAI GRILL SUSHI CAFE MA	\$	10.50
04/17/2015 PAYPAL MYCOMMERCE ESELL MN	\$	6.32
04/17/2015 MASTER WOK PEABODY MA	\$	4.38
04/17/2015 OVERDRAFT	\$	175.00
04/20/2015 BEST BUY NEWINGTON NH	\$	164.98
04/20/2015 STARBUCKS CARD RELOAD WA	\$	50.00
04/20/2015 THE GROG RESTAURANT NEWBURYPC	\$	48.73
04/20/2015 CUMBERLAND FARMS AMESBURY MA	\$	33.01
04/21/2015 EL BURRITO INC AMESBURY MA	\$	53.40
04/21/2015 MARKET BASKET SEABROOK NH	\$	35.69
04/21/2015 JOPPA FINE FOODS MA	\$	19.85
04/21/2015 TJ TJ MAXX SEABROOK NH	\$	9.99
04/22/2015 HANA JAPAN RESTAURANT NEWBURYPC	\$	31.20
04/22/2015 STARBUCKS KITTERY ME	\$	22.83
04/22/2015 PANERA BREAD NEWBURYPORT MA	\$	17.29
04/23/2015 PAYPAL MIUOLUI COM CA	\$	161.00
04/23/2015 PAYPAL BALDOCKMIKE CA	\$	118.14
04/23/2015 174 NEWBURYPORT TURNPIKE ROWLICH MA	\$	60.00
04/24/2015 GULF OIL NEWTON HIGHLAND MA	\$	20.13
04/24/2015 BANANA REPUBLIC OUTLET KITTERY ME	\$	18.99
04/24/2015 STAPLES INC SEABROOK NH	\$	8.52
04/27/2015 MARKET BASKET SEABROOK NH	\$	89.36

04/27/2015 NORDSTROM NATICK MA	\$	68.80
04/27/2015 BARNACLE INC MARBLEHEAD MA	\$	65.27
04/27/2015 PETCO 739 TOPSFIELD MA	\$	53.10
04/27/2015 OLD FERRY LANDING REST PORTSMO	\$	51.42
04/27/2015 PAYPAL ICARBONSINC FL	\$	49.95
04/27/2015 WHOLEFDS BLH BELLINGHAM MA	\$	43.10
04/27/2015 SHUN FENG SEABROOK NH	\$	31.68
04/27/2015 GULF OIL SALISBURY MA	\$	31.09
04/27/2015 CVS NEWBURYPORT MA	\$	30.80
04/27/2015 ANGIES FOOD DINER NEWBURYPORT I	\$	30.34
04/27/2015 POPOVERS ON THE SQUARE PORTSMO	\$	26.89
04/27/2015 EXXONMOBIL NEWBURYPORT MA	\$	22.30
04/27/2015 PRO CUT FRAMINGHAM MA	\$	20.95
04/27/2015 THE JUICERY PORTSMOUTH NH	\$	18.01
04/27/2015 NORDSTROM NATICK MA	\$	10.00
04/28/2015 AT T BILL PAYMENT TX	\$	118.96
04/28/2015 SICHUAN GARDEN WOBURN MA	\$	21.83
04/28/2015 USPS COM DC	\$	18.11
04/29/2015 PAYPAL OZGUNAYDINA SAN JOSE CA	\$	70.00
04/29/2015 CUMBERLAND FARMS AMESBURY MA	\$	31.84
04/29/2015 TUMI STORES INC WRENTHAM MA	\$	30.81
04/30/2015 CHECKS #1622	\$	2,800.00
04/30/2015 STONEWALL CAFE YORK ME	\$	109.35
04/30/2015 MAINTENANCE FEE	\$	15.00
Total PERSONAL	\$	9,433.72

May**INCOMING FUNDS**

INCOMING FUNDS - STEVEN BARLOW	\$	31,942.20
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USAGE OF FUNDS

Fossa Business	\$	19,005.50
Clearly Personal	\$	6,130.65
Unable to determine	\$	3,853.35
TOTAL USAGE OF FUNDS	\$	28,989.50

05/01/2015 AMAZON COM SEATTLE WA	\$	246.88
05/01/2015 CHEESECAKE FACTORY PEABODY MA	\$	69.49
05/01/2015 AMAZON COM SEATTLE WA	\$	36.67

05/01/2015 SZECHUAN TASTE NEWBURYPORT MA	\$	33.25
05/01/2015 THE HOLLOW CAFE AMESBURY MA	\$	31.00
05/01/2015 TEAVANA CHESTNUT HILL MA	\$	20.92
05/01/2015 INTUIT PYMT SOLN ACCT FEE	\$	19.95
05/01/2015 CRATE BARREL CHESTNUT HILL MA	\$	14.84
05/01/2015 ATOMIC CAFE NEWBURYPORT MA	\$	12.05
05/01/2015 AMAZON COM SEATTLE WA	\$	9.99
05/01/2015 BREAKING NEW GROUNDS PORTSMOL	\$	8.70
05/04/2015 88 EASTERN AVENUE ESSEX MA	\$	102.00
05/04/2015 BRAZO RESTAURANT PORTSMOUTH NH	\$	99.66
05/04/2015 JO JO TAI PEI ALLSTON MA	\$	96.24
05/04/2015 AMAZON COM BILL	\$	48.50
05/04/2015 FM STATION NEWBURYPORT MA	\$	22.18
05/04/2015 FUEL AMERICA BRIGHTON MA	\$	21.89
05/04/2015 STARBUCKS CHESTNUT HILL MA	\$	12.15
05/04/2015 NONTD ATM FEE	\$	3.00
05/05/2015 REG OF MOTOR VEHICLE MA	\$	60.00
05/05/2015 THE GROG RESTAURANT NEWBURYPC	\$	51.57
05/05/2015 CUMBERLAND FARMS AMESBURY MA	\$	36.57
05/05/2015 EXXONMOBIL NEWBURYPORT MA	\$	21.03
05/06/2015 AMI AMICA INSURANCE RI	\$	347.00
05/06/2015 AUTOZONE 519 LAFAY SEABROOK NH	\$	174.99
05/06/2015 TEN ICHI NATICK MA	\$	140.00
05/06/2015 LORETTA NEWBURYPORT MA	\$	35.92
05/06/2015 PAUL NATICK NATICK MA	\$	14.82
05/06/2015 PAUL NATICK NATICK MA	\$	6.33
05/07/2015 SHUN FENG SEABROOK NH	\$	36.17
05/07/2015 GULF OIL AMESBURY MA	\$	4.11
05/08/2015 NORDSTROM 0531 NATICK MA	\$	45.80
05/08/2015 THE HOLLOW CAFE AMESBURY MA	\$	21.93
05/11/2015 PAYPAL TIRERACK IN	\$	640.56
05/11/2015 COMCAST BOSTON CS IX NH	\$	170.85
05/11/2015 CEIA KITCHEN AND BAR NEWBURYPC	\$	144.67
05/11/2015 EXXONMOBIL WAYLAND MA	\$	36.49
05/11/2015 EXXONMOBIL WAYLAND MA	\$	34.63
05/11/2015 EXXONMOBIL PORTSMOUTH NH	\$	30.92
05/11/2015 THE JUICERY PORTSMOUTH NH	\$	18.01
05/11/2015 STONEWALL KITCHEN YORK ME	\$	6.95
05/12/2015 KANTIN BOSTON MA	\$	62.35
05/12/2015 STONEWALL CAFE YORK ME	\$	10.80
05/13/2015 SZECHUAN TASTE NEWBURYPORT MA	\$	24.87
05/13/2015 OVERDRAFT PD	\$	105.00
05/14/2015 EVENTIDE OYSTER PORTLAND ME	\$	237.36
05/14/2015 CVS AMESBURY MA	\$	110.54

05/14/2015 THE HOLLOW CAFE AMESBURY MA	\$ 29.30
05/14/2015 TJ TJ MAXX FRAMINGHAM MA	\$ 18.97
05/14/2015 OVERDRAFT PD	\$ 35.00
05/15/2015 OGA S JAPANESE CUISINE NATICK MA	\$ 149.74
05/15/2015 SNAPPY SUSHI NEWBURY ST BOSTON	\$ 33.32
05/15/2015 CIRCLE AMESBURY MA	\$ 28.62
05/15/2015 LAZ PARKING BOSTON MA	\$ 22.00
05/15/2015 OVERDRAFT PD	\$ 140.00
05/18/2015 MICHAEL S HARBORSI AMESBURY MA	\$ 94.25
05/18/2015 CUMBERLAND FARMS AMESBURY MA	\$ 37.43
05/18/2015 ANGIES FOOD DINER AMESBURY MA	\$ 35.21
05/18/2015 CUMBERLAND FARMS AMESBURY MA	\$ 29.53
05/18/2015 THE HOLLOW CAFE AMESBURY MA	\$ 27.43
05/18/2015 RUSSELL ORCHARDS IPSWICH MA	\$ 14.40
05/18/2015 KELLIE BROOK FARM NEWBURYPORT	\$ 13.00
05/18/2015 CHOCOCOA BAKING NEWBURYPORT	\$ 7.94
05/18/2015 KELLIE BROOK FARM NEWBURYPORT	\$ 6.75
05/18/2015 OVERDRAFT PD	\$ 140.00
05/19/2015 LE S RESTAURANT CAMBRIDGE MA	\$ 49.69
05/19/2015 UNIQLO NATICK FRAMINGHAM MA	\$ 25.80
05/19/2015 MELT GELATO CAFE NATICK MA	\$ 10.38
05/19/2015 PEET S CAMBRIDGE MA	\$ 7.10
05/20/2015 DIRECT TIRE AUTO SER NATICK MA	\$ 252.96
05/20/2015 SHABU ZEN ALLSTON MA	\$ 157.52
05/20/2015 CHARLES SQUARE GARAGE CAMBRIC	\$ 12.00
05/20/2015 NORDSTROM NATICK MA	\$ 7.33
05/21/2015 KANTIN BOSTON MA	\$ 57.95
05/21/2015 WASABI NATICK VA	\$ 53.55
05/21/2015 CUMBERLAND FARMS AMESBURY MA	\$ 37.01
05/21/2015 THE HOLLOW CAFE AMESBURY MA	\$ 24.75
05/21/2015 PANDA EXPRESS BOSTON MA	\$ 21.29
05/22/2015 PRUDENTIAL CENTER GARA BOSTON	\$ 40.00
05/22/2015 THE HOLLOW CAFE AMESBURY MA	\$ 29.03
05/22/2015 HONG KONG SUPERMARKET ALLSTON	\$ 21.24
05/22/2015 THE JUICERY PORTSMOUTH NH	\$ 18.01
05/22/2015 BARNES NOBLE BOSTON MA	\$ 6.96
05/26/2015 LEGAL SEA FOODS CAMBRIDGE MA	\$ 93.61
05/26/2015 PORTSMOUTH BREWERY PORTSMOL	\$ 69.80
05/26/2015 PORTSMOUTH SAKE RESTAURANT POI	\$ 63.28
05/26/2015 STOP SHOP AMESBURY MA	\$ 58.25
05/26/2015 CVS AMESBURY MA	\$ 46.51
05/26/2015 CUMBERLAND FARMS AMESBURY MA	\$ 34.80
05/26/2015 THE HOLLOW CAFE AMESBURY MA	\$ 27.43
05/26/2015 THE HOLLOW CAFE AMESBURY MA	\$ 24.16

05/26/2015 TJ TJ MAXX SEABROOK NH	\$	19.97
05/26/2015 FRIENDLY S AMESBURY MA	\$	16.67
05/26/2015 CVS AMESBURY MA	\$	14.80
05/26/2015 PETSMART INC SEABROOK NH	\$	13.59
05/26/2015 ATOMIC CAFE NEWBURYPORT MA	\$	6.78
05/26/2015 BREAKING NEW GROUDS PORTSMOU*	\$	6.10
05/27/2015 BROWN SUGAR BY THE SEA NEWBUR	\$	62.50
05/27/2015 LOTUS FLOWER FRAMINGHAM MA	\$	54.56
05/27/2015 THE GROG RESTAURANT NEWBURYPC	\$	39.50
05/27/2015 NEW ENGLAND CLEANERS AMESBURY	\$	38.25
05/27/2015 USPS COM DC	\$	18.11
05/27/2015 USPS AMESBURY MA	\$	16.79
05/27/2015 USPS COM DC	\$	16.35
05/27/2015 USPS AMESBURY MA	\$	13.00
05/27/2015 GULF OIL AMESBURY MA	\$	4.58
05/28/2015 PRO CUT FRAMINGHAM MA	\$	30.95
05/28/2015 BOSTON BEER WORKS PIER BOSTON	\$	20.12
05/29/2015 THE HOLLOW CAFE AMESBURY MA	\$	27.43
05/29/2015 HUDSON NEW EAST BOSTON MA	\$	19.75
05/29/2015 STARBUCKS SAN DIEGO CA	\$	16.75
05/29/2015 STARBUCKS DANA POINT CA	\$	6.20
05/29/2015 MAINTENANCE FEE	\$	15.00
Total PERSONAL	\$	6,130.65

June**INCOMING FUNDS**

INCOMING FUNDS - STEVEN BARLOW	\$	50,397.60
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USAGE OF FUNDS

Fossa Business	\$	34,301.86
Clearly Personal	\$	13,279.15
Unable to determine	\$	531.05
TOTAL USAGE OF FUNDS	\$	48,112.06

06/01/2015 CHECKS # 1624	\$	2,800.00
06/01/2015 PAYPAL VOLKOMMEND CA	\$	2,050.00
06/01/2015 HOTWIRE SALES FINAL CA	\$	550.52
06/01/2015 AT T BILL PAYMENT TX	\$	306.45
06/01/2015 1515 OCEAN AVE SANTA MONICA CA	\$	203.95
06/01/2015 0296 FOREVER 21 SANTA MONICA C/	\$	60.04

06/01/2015 USPS IRVINE CA	\$	27.20
06/01/2015 INTUIT PYMT SOLN ACCT FEE	\$	19.95
06/01/2015 MACY S EAST NEWPORT BEACH CA	\$	8.75
06/03/2015 WEATHERVANE SEAFOOD REST KITT	\$	80.36
06/03/2015 GULF OIL AMESBURY MA	\$	36.41
06/03/2015 ANGIES FOOD DINER INC NEWBURYI	\$	28.65
06/04/2015 USPS COM DC	\$	29.17
06/05/2015 ANJU KITTERY POINT ME	\$	56.60
06/05/2015 SZECHUAN TASTE NEWBURYPORT M,	\$	33.10
06/05/2015 THE HOLLOW CAFE AMESBURY MA	\$	30.03
06/05/2015 ATOMIC CAFE NEWBURYPORT MA	\$	7.16
06/08/2015 KITTERY TRADING POST KITTERY ME	\$	220.45
06/08/2015 BRINE OYSTER NEWBURYPORT MA	\$	111.71
06/08/2015 FARLEYS OF NEWBURYPORT NEWBURY	\$	98.00
06/08/2015 POBERTS MAINE GRILL AND KITTERY	\$	74.26
06/08/2015 PORTSMOUTH BREWERY PORTSMOU	\$	54.83
06/08/2015 17 STATE STREET CA NEWBURYPORT	\$	35.23
06/08/2015 THE JUICERY PORTSMOUTH NH	\$	19.50
06/08/2015 OLFY 149 NEWBURYPORT MA	\$	17.84
06/08/2015 KITTERY TRADING POST KITTERY M	\$	8.42
06/08/2015 ATOMIC CAFE NEWBURYPORT MA	\$	8.16
06/08/2015 STARBUCKS KITTERY ME	\$	7.13
06/09/2015 COMCAST BOSTON CS IX NH	\$	170.88
06/09/2015 ACAPULCOS AMESBURY MA	\$	54.13
06/09/2015 PETSMART ING SEABROOK NH	\$	24.68
06/09/2015 AUTOZONE LAFAY SEABROOK NH	\$	14.99
06/10/2015 CVS NEWBURYPORT MA	\$	82.90
06/10/2015 SHELL OIL REVERE MA	\$	42.12
06/10/2015 SHUN FENG SEABROOK NH	\$	34.08
06/10/2015 FM STATION AMESBURY MA	\$	32.25
06/10/2015 THE HOLLOW CAFE AMESBURY MA	\$	27.43
06/10/2015 LAZ PARKING BOSTON MA	\$	26.00
06/11/2015 9 TASTES CAMBRIDGE MA	\$	59.50
06/11/2015 NO 1 NOODLE HOUSE NEWTON MA	\$	53.28
06/11/2015 GOURMET DUMPLING HOUSE BOSTON	\$	41.60
06/11/2015 STP SHPFUEL DANVERS MA	\$	38.38
06/11/2015 STARBUCKS CAMBRIDGE MA	\$	11.18
06/11/2015 CITY OF NEWBURYPORT NEWBURY	\$	1.50
06/11/2015 CITY OF NEWBURYPORT NEWBURY	\$	1.50
06/12/2015 BLACK COW TAP GRILL NEWBURY	\$	130.07
06/12/2015 MICHAEL S HARBORSI NEWBURYPOR	\$	86.90
06/12/2015 17 STATE STREET CA NEWBURYPOR	\$	33.28
06/12/2015 CHARLES SQUARE GARAGE CAMBRIC	\$	25.00
06/15/2015 GULF OIL CUMBERLAND RI	\$	49.24

06/15/2015 BAMBOO DEDHAM DEDHAM MA	\$	32.36
06/15/2015 OVERDRAFT PD	\$	140.00
06/16/2015 NORDSTROM 542 INDEPEN DANVERS	\$	169.94
06/16/2015 USPS AMESBURY MA	\$	40.50
06/17/2015 NATIONALGRID SYRACUSE NY	\$	887.86
06/17/2015 NINE ELM AMERICAN BISTRO DANVEI	\$	219.65
06/17/2015 AMAZON COM SEATTLE WA	\$	87.47
06/17/2015 AMAZON COM SEATTLE WA	\$	56.48
06/17/2015 AMAZON COM SEATTLE WA	\$	48.50
06/17/2015 CUMBERLAND FARMS AMESBURY MA	\$	38.83
06/17/2015 USPS COM DC	\$	11.30
06/18/2015 CRATE BARREL KITTERY ME	\$	163.53
06/18/2015 NONTD ATM DEBIT WITHDRAW LAFAY	\$	103.00
06/18/2015 ELEGANT THEMES CA	\$	89.00
06/18/2015 AUTOZONE 519 LAFAY SEABROOK NH	\$	74.34
06/18/2015 FM STATION NEWBURYPORT MA	\$	39.13
06/18/2015 THE HOLLOW CAFE AMESBURY MA	\$	25.82
06/18/2015 NONTD ATM FEE	\$	3.00
06/18/2015 CREDIT VISA FINAL CREDIT	\$	(414.24)
06/18/2015 CREDIT REVERSE OD FEES	\$	(350.00)
06/19/2015 KITTERY TRADING POST KITTERY ME	\$	216.25
06/19/2015 SPICE THAI KITCHEN IPSWICH MA	\$	107.60
06/19/2015 RISTORANTE MOLISE AMESBURY MA	\$	49.73
06/19/2015 GULF OIL AMESBURY MA	\$	34.82
06/19/2015 THE JUICERY PORTSMOUTH NH	\$	17.00
06/19/2015 KMArt NEWBURYPORT MA	\$	10.70
06/22/2015 DICK S CLOTHING SPORTING SEABROOK	\$	436.98
06/22/2015 PAYPAL VOLLKOMMEND SAN JOSE CA	\$	247.00
06/22/2015 SHIO JAPANESE RESTAURA PORTSMOUTH	\$	182.01
06/22/2015 17 WALKER ST KITTERY ME	\$	103.50
06/22/2015 BROOKSTONE 217 KITTERY ME	\$	81.66
06/22/2015 IN SYNAPTIC3 ENGINEERIN NH	\$	76.31
06/22/2015 MARSHALLS MARSHALLS NEWBURYPORT	\$	52.79
06/22/2015 PETSMART SEABROOK NH	\$	43.48
06/22/2015 EXXONMOBIL HAMPTON NH	\$	30.05
06/22/2015 THE HOLLOW CAFE AMESBURY MA	\$	28.23
06/22/2015 SHUN FENG SEABROOK NH	\$	27.70
06/22/2015 AMAZON COM BILL WA	\$	9.04
06/22/2015 NONTD ATM FEE	\$	3.00
06/23/2015 ANJU KITTERY POINT ME	\$	49.12
06/23/2015 ANGIES FOOD DINER INC NEWBURYPORT	\$	33.35
06/23/2015 STONEWALL CAFE YORK ME	\$	18.63
06/23/2015 ATOMIC CAFE NEWBURYPORT MA	\$	4.27
06/24/2015 THE PORT TAVERN NEWBURYPORT	\$	75.00

06/25/2015 SUPINO S RESTAURANT DANVERS MA	\$	53.45
06/25/2015 CVS NEWBURYPORT MA	\$	21.23
06/25/2015 CHOCOCOA BAKING CO NEWBURYPORT MA	\$	8.67
06/26/2015 NORDSTROM 546 WORCESTER FRAMINGHAM MA	\$	150.85
06/26/2015 RIVERSIDE CYCLE NEWBURYPORT MA	\$	124.99
06/26/2015 ANTHROPOLOGIE 4 ANTHROPOLOGIE NATICK MA	\$	119.96
06/26/2015 BEST BUY NEWINGTON NH	\$	99.99
06/26/2015 NAILS NEWBURYPORT MA	\$	70.00
06/26/2015 STARBOARD GALLEY NEWBURYPORT MA	\$	51.19
06/26/2015 GULF OIL AMESBURY MA	\$	35.65
06/26/2015 TJ MAXX FRAMINGHAM MA	\$	34.99
06/26/2015 THE HOLLOW CAFE AMESBURY MA	\$	27.43
06/29/2015 ATT BILL PAYMENT TX	\$	260.66
06/29/2015 LULULEMON NATICK MALL MA	\$	168.00
06/29/2015 SICHUAN GOURMET FRAMINGHAM MA	\$	94.27
06/29/2015 NORDSTROM NATICK MA	\$	81.81
06/29/2015 SHIO JAPANESE RESTAURANT PORTSMOUTH NH	\$	64.86
06/29/2015 BROWN SUGAR BY THE SEA NEWBURYPORT MA	\$	50.34
06/29/2015 AMAZON.COM SEATTLE WA	\$	37.02
06/29/2015 PRO CUT FRAMINGHAM MA	\$	35.95
06/29/2015 EXXONMOBIL FAIRFIELD CT	\$	34.60
06/29/2015 USPS.COM DC	\$	34.46
06/29/2015 PHO PASTEUR BOSTON MA	\$	31.35
06/29/2015 THE HOLLOW CAFE AMESBURY MA	\$	27.43
06/29/2015 GULF OIL AMESBURY MA	\$	25.33
06/29/2015 EXXONMOBIL NORTH HANOVER CT	\$	20.00
06/29/2015 LAZ PARKING BOSTON MA	\$	16.00
06/29/2015 SBARRO EAST BOSTON MA	\$	15.16
06/29/2015 NORDSTROM NATICK MA	\$	12.68
06/29/2015 STARBUCKS NEW CANAAN CT	\$	12.02
06/29/2015 BEARD PAPA'S BOSTON MA	\$	11.36
06/29/2015 NONTD ATM FEE	\$	3.00
06/30/2015 MAINTENANCE FEE	\$	15.00
Total PERSONAL	\$	13,279.15

July**INCOMING FUNDS**

INCOMING FUNDS - STEVEN BARLOW \$ 60,862.67

USAGE OF FUNDS

Fossa Business	\$	54,217.02
Clearly Personal	\$	13,676.50

Unable to determine	\$	4,207.29
TOTAL USAGE OF FUNDS	\$	72,100.81

07/01/2015 INTUIT PYMT SOLN ACCT FEE	\$	19.95
07/02/2015 CHECKS #1627	\$	2,800.00
07/03/2015 AKUREYRARAPOTEK EHF AKUREYRI	\$	123.17
07/06/2015 ZHU LI IAT PAYPAL	\$	87.00
07/07/2015 MAL OG MENNING REYKJAVIK ISL	\$	73.48
07/08/2015 KAUPMADURINN ISAFIRDI ISAFJORDUI	\$	21.66
07/08/2015 LYFJA LAUGAVEGI KOPAVOGUR ISL	\$	8.19
07/08/2015 ITUNES COM BILL CA	\$	1.05
07/09/2015 UPS GA	\$	48.45
07/09/2015 UPS GA	\$	10.58
07/09/2015 UPS GA	\$	7.07
07/09/2015 UPS GA	\$	2.91
07/10/2015 ZO ON BANKASTRATI KOPAVOGUR IS	\$	183.02
07/13/2015 COMCAST BOSTON CS IX NH	\$	387.73
07/13/2015 AT T BILL PAYMENT TX	\$	367.28
07/13/2015 KITTERY OUTLET KITTERY ME	\$	344.99
07/13/2015 KITTERY TRADING POST KITTERY ME	\$	145.57
07/13/2015 ROBERTS MAINE GRILL AND KITTERY	\$	116.74
07/13/2015 J M FACTORY KITTERY ME	\$	88.09
07/13/2015 LEVIS OUTLET KITTERY ME	\$	84.38
07/13/2015 GULF OIL AMESBURY MA	\$	40.25
07/13/2015 CHOCOCOA BAKING NEWBURYPORT	\$	15.58
07/13/2015 ATOMIC CAFE NEWBURYPORT MA	\$	14.86
07/13/2015 STARBUCKS KITTERY ME	\$	13.92
07/14/2015 BRINE OYSTER NEWBURYPORT MA	\$	268.80
07/14/2015 COLE HAAN KITTERY KITTERY ME	\$	235.48
07/14/2015 DUTY FREE STORE REYKJANEBOER IS	\$	83.27
07/14/2015 KITTERY POINT ME	\$	69.40
07/14/2015 SZECHUAN TASTE NEWBURYPORT MA	\$	21.14
07/14/2015 USPS NEWBURYPORT MA	\$	16.95
07/14/2015 CHOCOCOA BAKING NEWBURYPORT	\$	12.68
07/14/2015 ATOMIC CAFE NEWBURYPORT MA	\$	7.46
07/14/2015 CHOCOCOA BAKING NEWBURYPORT	\$	2.68
07/15/2015 THE PORT TAVERN NEWBURYPORT MA	\$	54.55
07/15/2015 FM STATION NEWBURYPORT MA	\$	29.65
07/15/2015 ATOMIC CAFE NEWBURYPORT MA	\$	7.16
07/16/2015 750 LAFAYETTE RD PORTSMOUTH NH	\$	43.50
07/16/2015 COLBY FARM NEWBURY MA	\$	33.38
07/16/2015 NONTD ATM FEE	\$	3.00

07/17/2015 61 HARRISON AVE BOSTON MA	\$	203.00
07/17/2015 OFF FIFTH WRENTHAM MA	\$	161.99
07/17/2015 RISTORANTE MOLISE AMESBURY MA	\$	87.70
07/17/2015 BROWN SUGAR BY THE SEA NEWBUF	\$	83.16
07/17/2015 GULF OIL AMESBURY MA	\$	41.22
07/17/2015 DUNKIN PORTSMOUTH NH	\$	14.08
07/17/2015 DUNKIN NEWBURYPORT MA	\$	4.28
07/17/2015 NONTD ATM FEE	\$	3.00
07/20/2015 ELECTRONIC PMT-WEB PAYPAL INST	\$	179.89
07/20/2015 MARKET SQUARE PORTSMOUTH NH	\$	103.00
07/20/2015 CREW FACTORY STORE KITTERY ME	\$	75.32
07/20/2015 CEIA KITCHEN AND BAR NEWBURYF	\$	67.29
07/20/2015 THE HOTEL PROVIDENCE RI	\$	65.44
07/20/2015 EMPIRE GARDEN RESTAURANT BOST	\$	56.05
07/20/2015 ASPIRE PROVIDENCE RI	\$	53.38
07/20/2015 BR OUTLET USA KITTERY ME	\$	48.60
07/20/2015 BROWN SUGAR BY THE SEA NEWB	\$	47.66
07/20/2015 USPS COM DC	\$	43.70
07/20/2015 THE HOLLOW CAFE AMESBURY MA	\$	36.33
07/20/2015 BOSTON COMMON PARK BOSTON MA	\$	18.00
07/20/2015 BOSTON COMMON PARK BOSTON MA	\$	18.00
07/20/2015 NONTD ATM FEE	\$	3.00
07/21/2015 BLACK COW TAP GRILL NEWBURYP	\$	110.63
07/21/2015 STONEWALL CAFE YORK ME	\$	62.32
07/21/2015 SRARBUCKS CARD RELOAD WA	\$	50.00
07/21/2015 CORNERSTONE OGUNQUIT ME	\$	43.80
07/22/2015 AGAVE MEXICAN BISTRO NEWBURYF	\$	128.16
07/22/2015 RISTORANTE MOLISE AMESBURY MA	\$	64.91
07/22/2015 LEOS HOUSE OF PIZZA NEWBURYP	\$	42.00
07/22/2015 SZECHUAN TASTE NEWBURYPORT N	\$	18.94
07/22/2015 ONLINE PAYMENT LONDON G BR	\$	18.00
07/23/2015 B H PHOTO MOTO NY	\$	3,976.52
07/23/2015 AMAZON COM SEATTLE WA	\$	280.19
07/23/2015 THE HOLLOW CAFE AMESBURY MA	\$	26.09
07/23/2015 MORNING BUZZ CAFE AMESBURY MA	\$	21.98
07/23/2015 ATOMIC CAFE NEWBURYPORT MA	\$	12.11
07/24/2015 BEST BUY NEWINGTON NH	\$	171.96
07/24/2015 SHELL OIL NEWBURYPORT MA	\$	40.04
07/24/2015 TJ TJ MAXX SEABROOK NH	\$	35.94
07/24/2015 ACH IAT DEBIT LI XIAO ZHU IAT PAY	\$	33.17
07/24/2015 SHUN FENG SEABROOK NH	\$	27.32
07/24/2015 AMAZON COM SEATTLE WA	\$	11.95
07/24/2015 MORNING BUZZ CAFE AMESBURY MA	\$	9.46
07/27/2015 SHIO JAPANESE RESTAURA PORTSM	\$	146.39

07/27/2015 GREENLAND GREENLAND NH	\$	85.90
07/27/2015 PORTSMOUTH BREWERY PORTSMOU	\$	84.85
07/27/2015 CIRCLE AMESBURY MA	\$	39.12
07/27/2015 ITUNES COM BILL CA	\$	38.97
07/27/2015 THE PORT TAVERN NEWBURYPORT M	\$	38.50
07/27/2015 THE HOLLOW CAFE AMESBURY MA	\$	27.43
07/27/2015 SBARRO EAST BOSTON MA	\$	25.41
07/27/2015 SUPERCUTS MA	\$	23.95
07/27/2015 17 STATE STREET CA NEWBURYPORT	\$	23.17
07/27/2015 CHOCOCOA BAKING NEWBURYPORT	\$	14.18
07/27/2015 JING LONG CHEN NEWBURYPORT M	\$	10.35
07/27/2015 USPS COM DC	\$	10.10
07/27/2015 ITUNES COM BILL CA	\$	4.23
07/27/2015 PAY BY PLATE MA	\$	4.00
07/27/2015 CITY OF PORTSMOUTH NH	\$	1.25
07/28/2015 AMI AMICA INSURANCE RI	\$	415.20
07/28/2015 THE HOLLOW CAFE AMESBURY MA	\$	53.20
07/28/2015 APA ONBOARD DUTY FREE KEFLAVIK	\$	26.18
07/29/2015 TIGER ISLAND REYKJAVIK ISL	\$	22.37
07/30/2015 ISAFJARDARAPOTEK ISAFJORDUR ISI	\$	3.96
07/31/2015 HEILSUHUSID LAUGAVEGI REYKJAVIK	\$	83.19
Total PERSONAL	\$	13,676.50

Total***INCOMING FUNDS***

INCOMING FUNDS - STEVEN BARLOW	\$	435,552.40
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USAGE OF FUNDS

Fossa Business	\$	288,916.53
Clearly Personal	\$	116,137.07
Unable to determine	\$	53,414.01
TOTAL USAGE OF FUNDS	\$	458,467.61

Exhibit

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Bank

America's Most Convenient Bank®

STATEMENT OF ACCOUNT

ENCOMPASS COMMUNICATIONS INC

Page: 3 of 12
 Statement Period: Feb 01 2015-Feb 28 2015
 Cust Ref #: [REDACTED]
 Primary Account #: [REDACTED]

DAILY ACCOUNT ACTIVITY

Electronic Deposits (continued)

POSTING DATE	DESCRIPTION	AMOUNT
2/17	eTransfer Credit, Online Xfer Transfer from CK [REDACTED]	98.84
2/19	eTransfer Credit, Online Xfer Transfer from CK [REDACTED]	4,580.00
2/20	eTransfer Credit, Online Xfer Transfer from CK [REDACTED]	1,130.00
2/20	eTransfer Credit, Online Xfer Transfer from CK [REDACTED]	370.61
2/24	eTransfer Credit, Online Xfer Transfer from CK [REDACTED]	166.88
2/25	eTransfer Credit, Online Xfer Transfer from CK [REDACTED]	934.64
2/26	eTransfer Credit, Online Xfer Transfer from CK [REDACTED]	14,600.00
2/26	eTransfer Credit, Online Xfer Transfer from CK [REDACTED]	3,400.00
2/27	POS CREDIT, AUT 022715 DDA PURCH REF BROOKSTONE 217 KITTERY * ME [REDACTED]	81.66

Subtotal: 45,965.19

Checks Paid No. Checks: 5 For online bill pay customers, checks numbered "99XXXX" likely represent payments to a Biller that were delivered as a paper check. Funds were withdrawn from your account when the check was cashed. You can view these cleared checks in the Account History section of Online Banking.

*Indicates break in serial sequence or check processed electronically and listed under Electronic Payments

DATE	SERIAL NO.	AMOUNT	DATE	SERIAL NO.	AMOUNT
2/6	1606	150.00	2/6	1611	1,730.00
2/6	1609*	49.00	2/13	1614*	630.00
2/13	1610	1,120.00			

Subtotal: 3,679.00

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
2/2	DEBIT CARD PURCHASE, AUT 012915 VISA DDA PUR UNO REYKJAVIK ISL [REDACTED]	132.31
2/2	DEBIT CARD PURCHASE, AUT 013015 VISA DDA PUR COMCAST CABLE COMM 800 COMCAST * MA [REDACTED]	120.83
2/2	DEBIT CARD PURCHASE, AUT 020115 VISA DDA PUR SQ AIRPORT TRANSPORTATI NEWBURYPORT * MA [REDACTED]	95.00

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STATEMENT OF ACCOUNT

ENCOMPASS COMMUNICATIONS INC

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 Statement Period: Feb 01 2015-Feb 28 2015
 Cust Ref #: [REDACTED]
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DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
2/2	DEBIT POS, AUT 013115 DDA PURCHASE MARSHALLS MARSHALLS NEWBURYPORT * MA [REDACTED]	93.04
2/2	DEBIT CARD PURCHASE, AUT 013115 VISA DDA PUR RISTORANTE MOLISE AMESBURY * MA [REDACTED]	66.53
2/2	DEBIT CARD PURCHASE, AUT 020115 VISA DDA PUR HUDSON NEWS 280 LN EAST BOSTON * MA [REDACTED]	46.76
2/2	DEBIT CARD PURCHASE, AUT 013115 VISA DDA PUR FRIENDLY S 1072 AMESBURY * MA [REDACTED]	35.64
2/2	DEBIT CARD PURCHASE, AUT 013015 VISA DDA PUR CIRCLE K 07501 AMESBURY * MA [REDACTED]	32.10
2/2	DEBIT CARD PURCHASE, AUT 020115 VISA DDA PUR FRIENDLY S 1072 AMESBURY * MA [REDACTED]	24.18
2/2	DEBIT CARD PURCHASE, AUT 013015 VISA DDA PUR MORNING BUZZ CAFE LLC AMESBURY * MA [REDACTED]	22.72
2/2	DEBIT CARD PURCHASE, AUT 012915 VISA DDA PUR SANDHOLT REYKJAVIK ISL [REDACTED]	20.01
2/2	CCD DEBIT, INTUIT PYMT SOLN ACCT FEE 524771002082801	19.95
2/2	DEBIT CARD PURCHASE, AUT 020115 VISA DDA PUR SANDHOLT REYKJAVIK ISL [REDACTED]	13.43
2/2	DEBIT CARD PURCHASE, AUT 012915 VISA DDA PUR NORD REYKJAVIK ISL [REDACTED]	12.79
2/3	DEBIT CARD PURCHASE, AUT 013115 VISA DDA PUR ICELANDAIR 10837458161 REYKJAVIK ISL [REDACTED]	2,219.38
2/3	DEBIT CARD PURCHASE, AUT 020115 VISA DDA PUR DURGIN PARK BO10328177 EAST BOSTON * MA [REDACTED]	101.53
2/3	DEBIT CARD PAYMENT, AUT 020115 VISA DDA PUR BIGCOMMERCE COM 512 3811350 * TX [REDACTED]	79.95
2/3	DEBIT CARD PAYMENT, AUT 020215 VISA DDA PUR VOC ICONTACTEMAIL MKT SV 877 9683996 * MD [REDACTED]	49.94

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DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)
POSTING DATE DESCRIPTION

AMOUNT

2/3	DEBIT CARD PURCHASE, AUT 020115 VISA DDA PUR PET CITY SEABROOK * NH	17.38
2/3	DEBIT CARD PURCHASE, AUT 020115 VISA DDA PUR DUNKIN 306337 Q35 AMESBURY * MA	12.29
2/3	DEBIT CARD PURCHASE, AUT 020115 VISA DDA PUR FREEDOM VOICE SYSTEMS 2 800 477 1477 * CA	10.91
2/4	DEBIT CARD PURCHASE, AUT 020315 VISA DDA PUR VSNIES IP EPERMIT MD IM 866 457 7248 * MD	565.00
2/4	DEBIT CARD PURCHASE, AUT 020315 VISA DDA PUR VSNIES IP EPERMIT MD IM 866 457 7248 * MD	150.00
2/4	DEBIT CARD PURCHASE, AUT 020215 VISA DDA PUR THE LAUNDROMAT CAFE REYKJAVIK ISL	99.00
2/4	DEBIT CARD PURCHASE, AUT 020215 VISA DDA PUR VEITINGARHUSID GREIFINN REYKJAVIK ISL	81.13
2/4	DEBIT CARD PURCHASE, AUT 020315 VISA DDA PUR HEIMABAKARI EHF HUSAVIK ISL	20.47
2/5	DEBIT CARD PURCHASE, AUT 020315 VISA DDA PUR HOTEL KEA EUR AKUREYRI ISL	173.44
2/5	DEBIT CARD PURCHASE, AUT 020315 VISA DDA PUR KEA VEITINGAR AKUREYRI ISL	119.39
2/5	DEBIT CARD PURCHASE, AUT 020415 VISA DDA PUR LEVIS BUDIN GLERARTORG KOPAVOGUR ISL	63.94
2/5	DEBIT CARD PURCHASE, AUT 020315 VISA DDA PUR SOLKUVEITINGAR EHF HUSAVIK ISL	43.63
2/6	DEBIT CARD PURCHASE, AUT 020515 VISA DDA PUR HUSASMIDJAN HUSAVIK HUSAVIK ISL	160.83
2/6	DEBIT CARD PURCHASE, AUT 020415 VISA DDA PUR HOTEL KEA HARPA AKUREYRI ISL	140.74

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ENCOMPASS COMMUNICATIONS INC

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Primary Account #: [REDACTED]DAILY ACCOUNT ACTIVITYElectronic Payments (continued)
POSTING DATE DESCRIPTION

POSTING DATE	DESCRIPTION	AMOUNT
2/6	DEBIT CARD PURCHASE, AUT 020415 VISA DDA PUR RUB 23 AKUREYRI ISL	125.24
2/6	DEBIT CARD PURCHASE, AUT 020615 VISA DDA PUR PENG'S RESTAURANT AKUREYRI ISL	47.74
2/6	DEBIT CARD PURCHASE, AUT 020415 VISA DDA PUR VEITTINGARHUSID GREIFJNNE REYKJAVIK ISL	46.44
2/6	DEBIT CARD PURCHASE, AUT 020415 VISA DDA PUR SIMINN VERSL AKUREYRI REYKJAVIK ISL	38.07
2/6	DEBIT CARD PURCHASE, AUT 020415 VISA DDA PUR KEA VEITTINGAR AKUREYRI ISL	17.05
2/9	DEBIT CARD PURCHASE, AUT 020515 VISA DDA PUR HOTEL KEA HARPA AKUREYRI ISL	134.03
2/9	DEBIT CARD PURCHASE, AUT 020515 VISA DDA PUR SOLKUVEITTINGAR EHF HUSAVIK ISL	94.73
2/9	DEBIT CARD PURCHASE, AUT 020615 VISA DDA PUR SAMKAUP URVAL HUSAVIK 26 HUSAVIK ISL	91.93
2/9	DEBIT CARD PURCHASE, AUT 020615 VISA DDA PUR SOLKUVEITTINGAR EHF HUSAVIK ISL	83.07
2/9	DEBIT CARD PURCHASE, AUT 020915 VISA DDA PUR 10 11 LAUGAVEGUR REYKJAVIK ISL	49.91
2/9	DEBIT CARD PURCHASE, AUT 020515 VISA DDA PUR SOLKUVEITTINGAR EHF HUSAVIK ISL	47.56
2/9	DEBIT CARD PURCHASE, AUT 020715 VISA DDA PUR SOLKUVEITTINGAR EHF HUSAVIK ISL	45.27
2/9	DEBIT CARD PURCHASE, AUT 020715 VISA DDA PUR NANATHAI REYKJAVIK ISL	27.21
2/9	DEBIT CARD PURCHASE, AUT 020615 VISA DDA PUR HUSASMDJAN HUSAVIK HUSAVIK ISL	15.59

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ENCOMPASS COMMUNICATIONS INC

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DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)
POSTING DATE DESCRIPTION

AMOUNT

2/10	DEBIT CARD PURCHASE, AUT 020715 VISA DDA PUR NATIONAL GRID 800 233 5325 * NY	387.93
2/10	DEBIT CARD PURCHASE, AUT 020815 VISA DDA PUR BANTHAI REYKJAVIK ISL	81.98
2/10	DEBIT CARD PURCHASE, AUT 020815 VISA DDA PUR NOODLE STATION REYKJAVIK ISL	37.44
2/10	DEBIT CARD PURCHASE, AUT 020815 VISA DDA PUR ELDUR IS REYKJAVIK ISL	33.66
2/10	DEBIT CARD PURCHASE, AUT 020915 VISA DDA PUR SANDHOLT REYKJAVIK ISL	19.55
2/10	DEBIT CARD PURCHASE, AUT 020815 VISA DDA PUR KAFFIVEROLD LAUGAVEGI 77 HAFNARFJORDUR ISL	15.77
2/10	DEBIT CARD PURCHASE, AUT 020815 VISA DDA PUR PENNINN EYMUNDSSON 77L REYKJAVIK ISL	14.86
2/11	DEBIT CARD PURCHASE, AUT 020915 VISA DDA PUR SIMINN VERSL ARMULA REYKJAVIK ISL	1,115.14
2/11	DEBIT POS, AUT 021115 DDA PURCHASE NATIONALGRID 04C SYRACUSE * NY	193.86
2/11	DEBIT CARD PURCHASE, AUT 021015 VISA DDA PUR VZWRLSS IVR VN 800 922 0204 * NJ	180.00
2/11	DEBIT CARD PURCHASE, AUT 020915 VISA DDA PUR MARELLA REYKJAVIK ISL	160.88
2/11	DEBIT CARD PURCHASE, AUT 021015 VISA DDA PUR ANDOVER AIRPORT TR LAWRENCE * MA	95.00
2/11	DEBIT CARD PURCHASE, AUT 021015 VISA DDA PUR POSTURINN REYKJAV 101 REYKJAVIK ISL	67.21
2/11	DEBIT CARD PURCHASE, AUT 020715 VISA DDA PUR HARRY S REYKJAVIK ISL	32.02

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ENCOMPASS COMMUNICATIONS INC

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Primary Account #: [REDACTED]DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
2/11	DEBIT CARD PURCHASE, AUT 020915 VISA DDA PUR ASIA REYKJAVIK ISL	29.99
2/11	DEBIT CARD PURCHASE, AUT 021015 VISA DDA PUR SHUN FENG SEABROOK * NH	22.62
2/11	DEBIT CARD PURCHASE, AUT 020915 VISA DDA PUR PENNINN EYMFUNDSSON 77L REYKJAVIK ISL	18.00
2/11	DEBIT CARD PURCHASE, AUT 021015 VISA DDA PUR HARRY S REYKJAVIK ISL	11.68
2/11	DEBIT CARD PURCHASE, AUT 021015 VISA DDA PUR ROW44 ICELANDAIR WIFI 3545050100 * CA	7.94
2/12	DEBIT POS, AUT 021215 DDA PURCHASE NATIONALGRID 04C SYRACUSE * NY	155.88
2/12	DEBIT CARD PURCHASE, AUT 021015 VISA DDA PUR UNO REYKJAVIK ISL	98.84
2/12	DEBIT POS, AUT 021215 DDA PURCHASE CVS 00073 AMESBURY * MA	43.11
2/12	DEBIT POS, AUT 021215 DDA PURCHASE AMAZON COM SEATTLE * WA	32.97
2/12	DEBIT CARD PURCHASE, AUT 021115 VISA DDA PUR FM STATION CAFE NEWBURYPORT * MA	23.23
2/12	DEBIT CARD PURCHASE, AUT 021015 VISA DDA PUR DUNKIN 340212 Q35 E BOSTON * MA	6.51
2/13	DEBIT CARD PURCHASE, AUT 021315 VISA DDA PUR STUDIO BRAUD KOPAVOGUR ISL	469.23
2/13	DEBIT POS, AUT 021315 DDA PURCHASE CUMBERLAND FARMS 2035 AMESBURY * MA	30.17
2/17	DEBIT CARD PURCHASE, AUT 021615 VISA DDA PUR HST TRSFOUNDATION ORG 866 5734678 * UT	143.88

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Exhibit

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ELECTRONIC PAYMENTS			
POSTING DATE	DESCRIPTION	AMOUNT	
7/1	DEBIT CARD PURCHASE, AUT 063015 VISA DDA PUR LOGREGULUST A NORDBESTU SAUDANERKOKUR 1 SL	284.95	
7/1	DEBIT CARD PURCHASE, AUT 063015 VISA DDA PUR UNO REVKJAVIK 1 SL	134.49	
7/1	DEBIT CARD PURCHASE, AUT 062915 VISA DDA PUR POTTURIN RESTAURANT BLONDUSOI 1 SL	86.44	
7/1	DEBIT CARD PURCHASE, AUT 063015 VISA DDA PUR FRAMKOLUNARTONUSTAN HH BORGARNE 1 SL	78.12	
7/1	DEBIT CARD PURCHASE, AUT 062915 VISA DDA PUR VOX RESTAURANT REVKJAVIK 1 SL	70.67	
7/1	COD DEBIT, INTUIT PYMT SOLN ACCT FEE 524771002082801 RVK BLASTADASIMDAMA REVKJAVIK 1 SL	19.95	
7/1	DEBIT CARD PURCHASE, AUT 062915 VISA DDA PUR RVK BLASTADASIMDAMA REVKJAVIK 1 SL	3.80	
7/2	DEBIT POS, AUT 070115 DDA PURCHASE PAYPAL FILMPORTSDB SAN JOSE + CA	449.00	
7/2	DEBIT CARD PURCHASE, AUT 070115 VISA DDA PUR BR TANNTEIGMAR SLF AKURERYI 1 SL	258.74	
7/2	DEBIT CARD PURCHASE, AUT 063015 VISA DDA PUR VETTINGARHUSID GRIFTIN REVKJAVIK 1 SL	112.77	
7/2	DEBIT CARD PURCHASE, AUT 063015 VISA DDA PUR VOX RESTAURANT REVKJAVIK 1 SL	77.05	

DATE	SERIAL NO.	AMOUNT	
7/31	1631	75.00	CHECKS PAID (continued)

For certain bill pay transactions, checks numbered 99XXXXXX likely represent payments to a Biller that were delivered as paper checks. Funds were withdrawn from your account when the check was cashed. You can view these detailed checks in your account history section of the Online Banking.

Check details as paper checks to the account history section of Online Banking.

DAILY ACCOUNT ACTIVITY

ENCOMPASS COMMUNICATIONS INC
Statement Period: Jul 01 2015-Jul 31 2015
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DAILY ACCOUNT ACTIVITY		POSTING DATE Becoming Payments (continued) Description	AMOUNT
Page:	Statement Period:		
5 of 20	Jul 01 2015-Jul 31 2015	Primary Account #:	70.01
72	DEBIT CARD PURCHASE, AUT 070115 VISA DDA PUR	013 AKUREYRI REYKJAVIK ISL	
72	DEBIT CARD PURCHASE, AUT 070115 VISA DDA PUR	DEBIT CARD PURCHASE, AUT 070115 VISA DDA PUR	
73	DEBIT CARD PURCHASE, AUT 070115 VISA DDA PUR	RUB 23 AKUREYRI ISL	407.73
73	DEBIT CARD PURCHASE, AUT 070115 VISA DDA PUR	DEBIT CARD PURCHASE, AUT 070115 VISA DDA PUR	
73	DEBIT CARD PURCHASE, AUT 070115 VISA DDA PUR	POSTURINN STRANDGATA REYKJAVIK ISL	128.90
73	DEBIT CARD PURCHASE, AUT 070115 VISA DDA PUR	AKUREYRARAFOÐUR HFR AKUREYRI ISL	123.17
73	DEBIT CARD PURCHASE, AUT 070115 VISA DDA PUR	BLA KANNAN HFR AKUREYRI ISL	2727
73	DEBIT CARD PURCHASE, AUT 070115 VISA DDA PUR	SPOLUR HFR AKRANES ISL	7.53
73	DEBIT CARD PURCHASE, AUT 070115 VISA DDA PUR	BLA KANNAN HFR AKUREYRI ISL	
76	DEBIT CARD PURCHASE, AUT 070215 VISA DDA PUR	HOTEL REYKJAVIK CENTRUM REYKJAVIK ISL	613.76
76	DEBIT CARD PURCHASE, AUT 070315 VISA DDA PUR	DEBIT CARD PURCHASE, AUT 070315 VISA DDA PUR	
76	DEBIT CARD PURCHASE, AUT 070415 VISA DDA PUR	GUIDAUGURAMAGNUSSON REYKJAVIK ISL	202.42
76	DEBIT CARD PURCHASE, AUT 070415 VISA DDA PUR	ACH IAT DEBT, BRAGI OLAFSSON IAT PAYPAL [REDACTED]	100.50
76	DEBIT CARD PURCHASE, AUT 070415 VISA DDA PUR	DEBIT CARD PURCHASE, AUT 070415 VISA DDA PUR	
87.00		TOMAS OG DUNA HFR REYKJAVIK ISL	84.82

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ENCOMPASS COMMUNICATIONS INC

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DAILY ACCOUNT ACTIVITY	
Electronic Payments (continued)	
AMOUNT	POSTING DATE DESCRIPTION
76.10	DEBIT CARD PURCHASE, AUT 070315 VISA DDA PUR [REDACTED] VERTINGAHUSID TILA REYKJAVIK ISL
58.46	DEBIT CARD PURCHASE, AUT 070515 VISA DDA PUR [REDACTED] KORT TOMASAR SUZHIBARINN REYKJAVIK ISL
56.87	DEBIT CARD PURCHASE, AUT 070415 VISA DDA PUR [REDACTED] THE LAUNDROMAT CAFE REYKJAVIK ISL
51.59	DEBIT CARD PURCHASE, AUT 070315 VISA DDA PUR [REDACTED] THE LAUNDROMAT CAFE REYKJAVIK ISL
49.85	DEBIT CARD PURCHASE, AUT 070515 VISA DDA PUR [REDACTED] SOLON BISTRO REYKJAVIK ISL
42.30	DEBIT CARD PURCHASE, AUT 070215 VISA DDA PUR [REDACTED] OSUSSI REYKJAVIK ISL
39.88	DEBIT CARD PURCHASE, AUT 070215 VISA DDA PUR [REDACTED] CAFE PARIS REYKJAVIK ISL
34.37	DEBIT CARD PURCHASE, AUT 070415 VISA DDA PUR [REDACTED] RYK BLAST SI VESTURG REYKJAVIK ISL
13.48	DEBIT CARD PURCHASE, AUT 070415 VISA DDA PUR [REDACTED] JD REYKJAVIK ISL
10.36	DEBIT CARD PURCHASE, AUT 070215 VISA DDA PUR [REDACTED] NI KOPAVOGUR ISL
7.6	DEBIT CARD PURCHASE, AUT 070215 VISA DDA PUR [REDACTED] KRA VERTINGAR AKUREYRI ISL
4.06	DEBIT CARD PURCHASE, AUT 070215 VISA DDA PUR [REDACTED] NI KOPAVOGUR ISL
9.74	DEBIT CARD PURCHASE, AUT 070215 VISA DDA PUR [REDACTED] DEBIT CARD PURCHASE, AUT 070615 VISA DDA PUR ACH LAT DEBIT, THEVDAI EHF LAT PAYPAL
1,507.50	DEBIT CARD PURCHASE, AUT 070615 VISA DDA PUR [REDACTED] POSTURINN REYKJAVI 101 REYKJAVIK ISL
73.93	DEBIT CARD PURCHASE, AUT 070615 VISA DDA PUR [REDACTED] DEBIT CARD PURCHASE, AUT 070515 VISA DDA PUR [REDACTED] MALL OG MENNING REYKJAVIK ISL
73.48	DEBIT CARD PURCHASE, AUT 070515 VISA DDA PUR [REDACTED] DEBIT CARD PURCHASE, AUT 070515 VISA DDA PUR [REDACTED] 73.48

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Jul 01 2015-Jul 31 2015Page: 1
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STATEMENT OF ACCOUNT

ENCOMPASS COMMUNICATIONS INC

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Bank Deposits Public Interest (TD Bank, N.A.) Equal Housing Lender

Smart Deposit PDFC Inc. Inc. | TD Bank, N.A. | Equal Housing Lender

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AMOUNT	DAILY ACCOUNT ACTIVITY	POSTING DATE	Electronic Payments (continued)	DESCRIPTION
68.90	DEBIT CARD PURCHASE, AUT 070415 VISA DDA PUR	101 HOTEL	REYKJAVIK	1 SL
57.04	DEBIT CARD PURCHASE, AUT 070615 VISA DDA PUR	GRAI KOTURINN	REYKJAVIK	1 SL
47.10	DEBIT CARD PURCHASE, AUT 070315 VISA DDA PUR	SANDHOLI	REYKJAVIK	1 SL
29.87	DEBIT CARD PURCHASE, AUT 070515 VISA DDA PUR	ASIA	REYKJAVIK	1 SL
27.62	DEBIT CARD PURCHASE, AUT 070315 VISA DDA PUR	ASIA	REYKJAVIK	1 SL
26.27	DEBIT CARD PURCHASE, AUT 070615 VISA DDA PUR	GRAI KOTURINN	REYKJAVIK	1 SL
13.55	DEBIT CARD PURCHASE, AUT 070515 VISA DDA PUR	BERNHOTSBAKARI	REYKJAVIK	1 SL
12.38	DEBIT CARD PURCHASE, AUT 070315 VISA DDA PUR	KARFBRENNSLAN HFR	REYKJAVIK	1 SL
8.56	DEBIT CARD PURCHASE, AUT 070515 VISA DDA PUR	KARFBRENNSLAN HFR	REYKJAVIK	1 SL
7.81	DEBIT CARD PURCHASE, AUT 070315 VISA DDA PUR	KARFBRENNSLAN HFR	REYKJAVIK	1 SL
7.06	DEBIT CARD PURCHASE, AUT 070315 VISA DDA PUR	KARFBRENNSLAN HFR	REYKJAVIK	1 SL
1,595.06	DEBIT CARD PURCHASE, AUT 070615 VISA DDA PUR	ICELANDAIR 10841607385	REYKJAVIK	1 SL
707.96	DEBIT CARD PURCHASE, AUT 070415 VISA DDA PUR	WWW.REYKJAVIK4YOU.COM	REYKJAVIK	1 SL
7.90	DEBIT CARD PURCHASE, AUT 070415 VISA DDA PUR	DEBIT CARD PURCHASE, AUT 070415 VISA DDA PUR	REYKJAVIK	1 SL

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131012015-ml312015

Primary Account #: 00000000000000000000000000000000
Guest Ref #: 00000000000000000000000000000000
Billing Statement Period: 00000000000000000000000000000000

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ENCLUMPS COMMUNICATIONS INC

AMERICAN'S MOST CONVENIENT BANK

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DAILY ACCOUNT ACTIVITY	
Electronic Payments (continued)	
AMOUNT	POSTING DATE
78	DEBIT CARD PURCHASE, AUT 070615 VISA DDA PUR
66.33	EDINBORO ISAFORDUR ISL
78	DEBIT CARD PURCHASE, AUT 070715 VISA DDA PUR
29.88	EDINBORO ISAFORDUR ISL
78	DEBIT CARD PURCHASE, AUT 070615 VISA DDA PUR
28.39	POSTURINN ISAFORDUR REYKJAVIK ISL
78	DEBIT CARD PURCHASE, AUT 070715 VISA DDA PUR
21.66	KAUPMADURIN ISAFORDUR ISAFORDUR ISL
78	DEBIT CARD PURCHASE, AUT 070615 VISA DDA PUR
16.69	HAMRABORG EHF ISAFORDUR ISL
78	DEBIT CARD PURCHASE, AUT 070615 VISA DDA PUR
10.39	HAMRABORG EHF ISAFORDUR ISL
78	DEBIT CARD PURCHASE, AUT 070615 VISA DDA PUR
8.19	LYFRA LAUGAVEGI KOPAVOGUR ISL
78	DEBIT CARD PURCHASE, AUT 070715 VISA DDA PUR
6.72	BAKARINN EHF KAFFTHUS ISAFORDUR ISL
78	DEBIT CARD PURCHASE, AUT 070615 VISA DDA PUR
3.73	REYKJAVIK ISL
78	DEBIT CARD PURCHASE, AUT 070615 VISA DDA PUR
3.73	REYKJAVIK ISL
78	DEBIT CARD PURCHASE, AUT 070715 VISA DDA PUR
3.73	REYKJAVIK ISL
78	DEBIT CARD PURCHASE, AUT 070615 VISA DDA PUR
3.73	REYKJAVIK ISL
78	DEBIT CARD PURCHASE, AUT 070715 VISA DDA PUR
1.05	APL ITUNES COM BILL 866 712 753 * CA
79	DEBIT CARD PURCHASE, AUT 070815 VISA DDA PUR
150.75	ACH LATDBIT, HARALDUR GUDMUND LATPAYPA
79	DEBIT CARD PURCHASE, AUT 070815 VISA DDA PUR
79.23	REYKJAVIK ISL
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DAILY ACCOUNT ACTIVITY	
7/9	Electronic Payments (continued)
AMOUNT	POSTING DATE
65.56	DEBIT CARD PURCHASE, AUT 070715 VISA DDA PUR
48.45	UPS 00000X70Y07155 800 811 1648 * GA
28.26	DEBIT CARD PURCHASE, AUT 070815 VISA DDA PUR
10.58	UPS 00000X70Y07185 800 811 1648 * GA
7/9	DEBIT CARD PURCHASE, AUT 070715 VISA DDA PUR
7.07	UPS 00000X70Y07145 800 811 1648 * GA
4.25	DEBIT CARD PURCHASE, AUT 070715 VISA DDA PUR
2.91	UPS 00000X70Y07195 800 811 1648 * GA
183.02	DEBIT CARD PURCHASE, AUT 070815 VISA DDA PUR
57.09	ZO ON BANKASTRAAT KOPAVOGUR ISL
7/10	DEBIT CARD PURCHASE, AUT 070915 VISA DDA PUR
38.48	KOTI TOMASAR SUSHIMARINN REYKJAVIK ISL
7.32	DEBIT CARD PURCHASE, AUT 070815 VISA DDA PUR
635	KARTIBERGUNNISAN EHF REYKJAVIK ISL
7/10	DEBIT CARD PURCHASE, AUT 070815 VISA DDA PUR
553.52	ALDA HOTEL REYKJAVIK REYKJAVIK ISL
7/13	DEBIT CARD PURCHASE, AUT 071015 VISA DDA PUR
493.54	HERZ BLAELIGA FLUG REYKJAVIK ISL
7/13	DEBIT CARD PURCHASE, AUT 070815 VISA DDA PUR
553.52	WWW.REYKJAVIK4YOU.COM REYKJAVIK ISL
7/13	DEBIT CARD PURCHASE, AUT 070815 VISA DDA PUR
493.54	[REDACTED]

9 of 20
Jul 01 2015-Jul 31 2015
Statement Period:

Page: 9
Primary Account #: [REDACTED]
Card Ref #: [REDACTED]

STATEMENT OF ACCOUNT

ENCOMPASS COMMUNICATIONS INC

America's Most Convenient Bank®



www.english-test.net | English listening test | English listening test

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DAILY ACCOUNT ACTIVITY		AMOUNT	POSTING DATE	DESCRIPTION (continued)
DEBET CARD PURCHASE, AUT 071115 VISA DDA PUR	COMCAST BOSTON CS IX 800 266 2278 * NH			
367.28	ATT BILL PAYMENT 800 288 2020 * TX			
344.99	DEBET POS, AUT 071115 DDA PURCHASE			11101 KITTERY OUTLET KITTERY * ME
168.35	DEBET CARD PURCHASE, AUT 070915 VISA DDA PUR			NATIONAL GRID 800 322 3223 * NY
145.57	DEBET CARD PURCHASE, AUT 071115 VISA DDA PUR			KITTERY TRADING POST KITTERY * ME
116.74	DEBET CARD PURCHASE, AUT 071115 VISA DDA PUR			ROBERTS MAINE GRILL AND KITTERY * ME
95.00	DEBET CARD PURCHASE, AUT 071115 VISA DDA PUR			ANDOVER AIRPORT TRANS 978 475 0777 * MA
88.09	DEBET POS, AUT 071215 DDA PURCHASE			1 M RACTORY 2066 KITTERY * ME
84.38	DEBET CARD PURCHASE, AUT 071215 VISA DDA PUR			LEVIS OUTLET 03002078 KITTERY * ME
73.41	DEBET CARD PURCHASE, AUT 070915 VISA DDA PUR			THE LAUNDROMAT CAFE REYKJAVIK ISL
70.61	DEBET CARD PURCHASE, AUT 071015 VISA DDA PUR			VIETNAM RESTAURANT CAFE REYKJAVIK ISL
62.37	DEBET CARD PURCHASE, AUT 070915 VISA DDA PUR			SNAPS THE REYKJAVIK ISL
47.71	DEBET CARD PURCHASE, AUT 071015 VISA DDA PUR			THE LAUNDROMAT CAFE REYKJAVIK ISL
40.25	DEBET CARD PURCHASE, AUT 071115 VISA DDA PUR			GULF OIL 91801273 AMESBURY * MA
7/13				

10 of 20
JUL 01 2015, 11:31 2015

Primary Account#:
Customer Ref#:
Statement Period:
Page:

STATEMENT OF ACCOUNT

ENCOMPASS COMMUNICATIONS INC

TD
Bank

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DAILY ACCOUNT ACTIVITY	
Amount	Bank-to-Bank Payments (continued)
27.86	TD CARD PURCHASE, AUT 071015 VISA DDA PUR GALLERY PIZZA HVOLSVOLLUR ISL
16.48	TD CARD PURCHASE, AUT 070915 VISA DDA PUR LEMON REVKJAVIK ISL
15.58	TD CARD PURCHASE, AUT 071215 VISA DDA PUR CHOCOCOA BAKING CO NEWBURGPORT * MA
14.86	TD CARD PURCHASE, AUT 071215 VISA DDA PUR SO ATOMIC CAFE NEWBURG NEWBURGPORT * MA
14.34	TD CARD PURCHASE, AUT 071015 VISA DDA PUR KJARVAL HVOLSVELLIR REVKJAVIK ISL
13.92	TD CARD PURCHASE, AUT 071115 VISA DDA PUR STARBUCKS 07907 KITTERY KITTERY * ME
9.07	TD CARD PURCHASE, AUT 070915 VISA DDA PUR ALDA HOTEL REVKJAVIK REVKJAVIK ISL
8.69	TD CARD PURCHASE, AUT 070915 VISA DDA PUR BRENHOFTSBARKI REVKJAVIK ISL
3.78	TD CARD PURCHASE, AUT 070915 VISA DDA PUR RVK BLASTADASIMDAMA REVKJAVIK ISL
2.27	TD CARD PURCHASE, AUT 071015 VISA DDA PUR RVK BLASTADASIMDAMA REVKJAVIK ISL
361.84	TD CARD PURCHASE, AUT 071115 VISA DDA PUR HERTZ BLAELIGA PLUGI REVKJAVIK ISL
327.08	TD CARD PURCHASE, AUT 071115 VISA DDA PUR HILTON REVKJAVIK NORDICA REVKJAVIK ISL
268.80	TD CARD PURCHASE, AUT 071215 VISA DDA PUR BRNE OYSTER NEWBURGPORT * MA
235.48	TD CARD PURCHASE, AUT 071215 VISA DDA PUR COL HAN KITTERY KITTERY * ME

ENCOMPASS COMMUNICATIONS INC
Statement Period: Jul 01 2015-Jul 31 2015
Page: 11 of 20
Primary Account#: [REDACTED]
Cost Ref#: [REDACTED]

STATEMENT OF ACCOUNT

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DAILY ACCOUNT ACTIVITY	
POSTING DATE	Electronic Payments (continued)
AMOUNT	DEBIT CARD PURCHASE, AUT 071315 VISA DDA PUR
84.95	BOX BOX NET CONSMR SRVCS 8777294269 * CA
7/14	DEBIT CARD PURCHASE, AUT 071115 VISA DDA PUR
83.27	DEBIT CARD PURCHASE, AUT 071115 VISA DDA PUR
7/14	DEBIT CARD PURCHASE, AUT 071215 VISA DDA PUR
69.40	ANNU KITTERRY POINT * ME
7/14	DEBIT CARD PURCHASE, AUT 071115 VISA DDA PUR
37.64	MATHUS REYKJAVIK ISL
7/14	DEBIT CARD PURCHASE, AUT 071015 VISA DDA PUR
37.50	OLIS KLOPP REYKJAVIK ISL
7/14	DEBIT CARD PURCHASE, AUT 071315 VISA DDA PUR
21.14	DEBIT CARD PURCHASE, AUT 071315 VISA DDA PUR
7/14	DEBIT POS, AUT 071415 DDA PURCHASE
16.95	USPS 2450830950 NEWBURYPORT * MA
7/14	DEBIT CARD PURCHASE, AUT 071315 VISA DDA PUR
12.68	CHOCOCOA BAKING CO NEWBURYPORT * MA
7/14	DEBIT CARD PURCHASE, AUT 071015 VISA DDA PUR
4.88	HOTEL SELFLESS FER SELFLESS 1 SL
7/14	DEBIT CARD PURCHASE, AUT 071315 VISA DDA PUR
7.46	SG ATOMIC CAFE NEWBUR NEWBURYPORT * MA
7/14	DEBIT CARD PURCHASE, AUT 071315 VISA DDA PUR
12.68	CHOCOCOA BAKING CO NEWBURYPORT * MA
7/14	DEBIT CARD PURCHASE, AUT 071315 VISA DDA PUR
7.46	SG ATOMIC CAFE NEWBUR NEWBURYPORT * MA
7/14	DEBIT CARD PURCHASE, AUT 071315 VISA DDA PUR
21.14	DEBIT CARD PURCHASE, AUT 071315 VISA DDA PUR
7/14	DEBIT CARD PURCHASE, AUT 071015 VISA DDA PUR
37.50	DEBIT CARD PURCHASE, AUT 071115 VISA DDA PUR
7/14	DEBIT CARD PURCHASE, AUT 071315 VISA DDA PUR
12.68	CHOCOCOA BAKING CO NEWBURYPORT * MA
7/14	DEBIT CARD PURCHASE, AUT 071315 VISA DDA PUR
7.46	SG ATOMIC CAFE NEWBUR NEWBURYPORT * MA
7/14	DEBIT CARD PURCHASE, AUT 071315 VISA DDA PUR
2.68	DEBIT CARD PURCHASE, AUT 071315 VISA DDA PUR
7/14	DEBIT CARD PURCHASE, AUT 071315 VISA DDA PUR
54.55	THE PORT TAVERN NEWBURYPORT * MA
7/15	DEBIT CARD PURCHASE, AUT 071415 VISA DDA PUR
29.65	FM STATION NEWBURYPORT * MA
7/15	DEBIT CARD PURCHASE, AUT 071415 VISA DDA PUR
7.16	DEBET CARD PURCHASE, AUT 071415 VISA DDA PUR
7/16	SG ATOMIC CAFE NEWBUR NEWBURYPORT * MA

Primary Account #: [REDACTED]
 Card Ref #: [REDACTED]
 Statement Period: Jul 01 2015-Jul 31 2015
 Page: [REDACTED]

ENCOMPASS COMMUNICATIONS INC

STATEMENT OF ACCOUNT

America's Most Convenient Bank



23
Exhibit

Steve Barlow
131 Laurel Road, Chestnut Hill, MA 02467
call +1.617.733.3927 fax +1.617.738.8913
steve@barlow.name

Steve

Regards,

Keep everything in order - please make this happen. Thanks.
me some relief ASAP. Also, we need to hire the bookkeeper as soon as you return so we can
concerned. I am sure that the investments to date are the right strategy but we need to find
funding. I do not have unlimited funds for keeping Fossa afloat and I am getting a bit
importantly our expectation on selling the first shipment to take the pressure off of my
budget. I really need to better understand our cash needs going forward and more
This is an additional \$44,859.11 which brings us to \$170,070.74 which is over 3x our original

WIRE TRANSFER	\$324.446-Jan
WIRE TRANSFER	\$1,982.11 7-Jan
WIRE TRANSFER	\$4,000.0012-Jan
WIRE TRANSFER	\$11,513.0012-Jan
WIRE TRANSFER	\$4,650.0013-Jan
WIRE TRANSFER	\$1,024.0015-Jan
WIRE TRANSFER	\$577.1615-Jan
WIRE TRANSFER	\$280.5015-Jan
WIRE TRANSFER	\$228.5820-Jan
WIRE TRANSFER	\$315.6620-Jan
WIRE TRANSFER	\$3,247.6620-Jan

I know you are working very hard and making great progress. I need to have a better
understanding of the spending to date and going forward. Please send me details on the
following:

1) Jan:

To: JIAN Lin <jian@brandinternet.com>, JIAN <jian@fossaltd.com>
Date: January 20, 2015 at 4:05:39 AM EST
Subject: Budget
From: stevebarlow <steve@barlow.name>

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Exhibit

From: stevebarlow <stevebarlow@fossaltd.com>
Subject: other items
Date: February 16, 2015 at 11:26:04 PM EST
To: I JIAN <ijin@fossaltd.com>

I Jian:

Please send me details on the following expenses. Thanks.

WIRE TRANSFER	\$324.446-Jan
WIRE TRANSFER	\$1,982.11 7-Jan
WIRE TRANSFER	\$4,000.0012-Jan
WIRE TRANSFER	\$11,513.0012-Jan
WIRE TRANSFER	\$4,650.0013-Jan
WIRE TRANSFER	\$12,500.0013-Jan
WIRE TRANSFER	\$280.5015-Jan
WIRE TRANSFER	\$577.1615-Jan
WIRE TRANSFER	\$1,024.0015-Jan
WIRE TRANSFER	\$228.5820-Jan
WIRE TRANSFER	\$315.6620-Jan
WIRE TRANSFER	\$3,247.6620-Jan
WIRE TRANSFER	\$288.99 21-Jan
WIRE TRANSFER	\$315.6621-Jan
WIRE TRANSFER	\$566.1821-Jan
WIRE TRANSFER	\$575.7621-Jan
WIRE TRANSFER	\$217.6622-Jan
WIRE TRANSFER	\$224.1922-Jan
WIRE TRANSFER	\$304.1922-Jan

Regards,
Steve

Steve Barlow • Fossa LTD
Executive Director / Founder
P.O. Box 801, The Valley, Anguilla, British West Indies AI-2640
sbarlow@fossaltd.com
www.fossaltd.com
usa +1.617.733.3927

From: steve barlow <sbarlow@fossaltd.com>

Subject: Re: otheritems

Date: February 16, 2015 at 11:27:59 PM EST

To: I JIAN <ilin@fossaltd.com>

and this

DEBIT

- IcelandAir and 50% deposit (\$3250.00 with tax) on Oven???

Regards,

Steve

\$4,500.00

Steve Barlow • Fossa LTD
Executive Director / Founder
P.O. Box 801, The Valley, Anguilla, British West Indies AI-2640
sbarlow@fossaltd.com
www.fossaltd.com
usa +1.617.733.3927

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Exhibit

From: stevebarlow<stevebarlow@fossaltd.com>
Subject: Update
Date: April 11, 2015 at 11:58:23 PM EDT
To: I Jian Lin <iilin@fossaltd.com>

I Jian:

Please send me an update on these expenses:

WIRE TRANSFER
WIRE TRANSFER
WIRE TRANSFER
WIRE TRANSFER
WIRE TRANSFER
WIRE TRANSFER
\$217.00 6-Apr
\$143.75 8-Apr
\$5,530.00 10-Apr
\$500.00 10-Apr
\$384.15 10-Apr

Regards,

Steve

—

Steve Barlow • Fossa LTD
Executive Director / Founder
P.O. Box 801, The Valley, Anguilla, British West Indies AI-2640
sbarlow@fossaltd.com
www.fossaltd.com
usa [+1.617.733.3927](tel:+1.617.733.3927)

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Exhibit

Forwarded conversation
Subject: Support (receipts/invoices/POs) for business expenses

From: Sonya Livshits <sonya.business@gmail.com>

Date: Mon, Aug 10, 2015 at 11:21 AM

To: I Jian Lin <ilin@fossaltd.com>

Cc: stevebarlow<sbarlow@fossaltd.com>

I Jian:

During our last call we agreed that you'll provide me with the box of all the receipts you have, but only after they've been organized/translated by you.

Since I have found a potential solution to deal with Icelandic language on my end, I would suggest that you mail/fedex all the support you have "as is".

I will review it, organize and document it appropriately. Some clarifications might be needed from you at the end of this process- but it will require a significantly less amount of time and effort from your side as compared to organizing/translating everything.

Please, send the documents to the following address:

Attn: Sonya Livshits



Given the importance of the docs, please, use trackable mailing option (FEDEX/UPS/USPS certified) to make sure that it is not getting lost in the mail.

Thank you in advance
Sonya

From: Sonya Livshits <sonya.business@gmail.com>

Date: Mon, Aug 10, 2015 at 8:50 PM

To: I Jian Lin <iilin@fossaltd.com>
Cc: stevebarlow<sbarlow@fossaltd.com>

I Jian:

I have great news for you!

Apparently Steve will be coming to the warehouse daily in the near future and he has kindly volunteered to make for me copies of all the invoices you have got from your Icelandic trips so far.

Please, advise where in the warehouse can he find the box with all the invoices/receipts?

Thank you
Sonya

From: Sonya Livshits <sonya.business@gmail.com>
Date: Wed, Aug 12, 2015 at 10:53 AM
To: I Jian Lin <iilin@fossaltd.com>
Cc: stevebarlow<sbarlow@fossaltd.com>

I Jian: please Steve know where he can find the box with all the receipts?
sonya

From: I Jian Lin <iilin@fossaltd.com>
Date: Wed, Aug 12, 2015 at 12:22 PM
To: Sonya Livshits <sonya.business@gmail.com>
Cc: stevebarlow<sbarlow@fossaltd.com>

My bedroom

Jian Lin • Fossa LTD
Executive Director/Founder
P.O.Box 801, The Valley, Anguilla, British West Indies AI-2640
lin@fossaltd.com
www.fossaltd.com
usa +1.617.733.2796

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Exhibit

18

Bank Deposits Page [internal] TD Bank N.A. | Equal Housing Lender

Call 1-800-477-0000 for 24-hour Bank-By-Phone services or connect to www.idbmk.com

DAILY ACCOUNT ACTIVITY		POSTING DATE	DEPOSITS	AMOUNT
6/4	6/4	Transfer Credit, Online Xfer	8,375.00	
6/11	6/11	Transfer Credit, Online Xfer	2,000.00	
6/15	6/15	Transfer Credit, Online Xfer	17,500.00	
6/17	6/17	Transfer Credit, Online Xfer	2,000.00	
6/22	6/22	Transfer Credit, Online Xfer	1,343.60	
6/25	6/25	Transfer Credit, Online Xfer	6,525.00	
6/29	6/29	Transfer Credit, Online Xfer	8,415.00	
6/29	6/29	Transfer Credit, Online Xfer	3,049.00	
6/29	6/29	Transfer Credit, Online Xfer	1,190.00	
6/29	6/29	Transfer Credit, Online Xfer	30,397.60	Subtotal:
6/1	6/1	POSTING DATE	AMOUNT	
6/18	6/18	WIRE TRANSFER INCOMING, VAXTASAMININGUR VESTJARDA	2,743.96	
6/24	6/24	CREDIT, VISA FINAL CREDIT	414.24	
6/30	6/30	CREDIT, REVERSE OF FEES	350.00	
3/508.20	3/508.20	Subtotal:	3,508.20	

ACCOUNTS SUMMARY		DAILY ACCOUNT ACTIVITY	
Begining Balance	7,072.64	Average Collected Balance	7,072.64
Electronic Deposits	50,397.60	Annual Percentage Yield Earned	50,397.60
Other Credits	3,508.20	Days in Period	3,508.20
Checkers Paid	4,995.00	Other Charges	18,112.30
Electromic Payments	25,754.00	Service Charges	15.00
Other Withdrawals	25,754.00	Banking Balance	12,102.14

ENCOMPASS COMMUNICATIONS INC
Business Core Cheating
Account #

18 GRAF RD UNIT 26
BENCOMPASS COMMUNICATIONS INC
JUN 01 2015-JUN 30 2015
1 of 14
Page:
Statement Period:
Customer Ref#:
Primary Account#:
NEWBURPORT MA 01950-4032

ANNUAL STATEMENT OF ACCOUNTS FOR THE
TENNESSEE STATE ENGINEERING BUREAU

Bank TD

28
Exhibit

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www.fossaltd.com<http://www.fossaltd.com/>
lin@fossaltd.com<mailto:lin@fossaltd.com>
P.O. Box 801, The Valley, Anguilla, British West Indies AI-2640
Executive Director/Founder
Jian Lin • Fossa Ltd.

thanks

Let me know the plan of travel. He leaves on Friday morning. We have two meetings on Thursday in Reykjavik with friends before he departs.

We also need to be sensitive about his charter of benefiting China somehow.

Let's keep the Pitch to more informal fashion, maybe just a handout deck. He really wants to see what I am up to and what interests me in Iceland but mostly he mentioned he is investing in me and my vision here.

Subject: Gordan
To: Shiran Börrsson <shiran@altvest.is>
Sent: 28. July 2015 00:38
From: Jian Lin [mailto:lin@fossaltd.com]

Shiran

Dear Kveðja | Best regards,

I will not be pushing my agenda without your consent and therefore it is important that we understand each other and most importantly my motives. I will be informal and we can go over whatever arises on Wednesday. My secretary will handle travel in the morning and I will send details when all is clear.

My perspective is that of mutual self-interest, if that makes sense. As I have told you I am looking for the right opportunity to move to the next level. I can both do that within Altvest or outside. I can provide a soft landing in Iceland/British Isles for any investment, my network and local business knowledge can be a valuable asset and hopefully you seen that up to this point projects that can bear fruit in the short term.

I understand completely. Gordan is your guy and I would invest in you and your vision if I had that kind of money.

Hi,

Subject: RE: Gordan
Date: July 27, 2015 at 9:06 PM
To: Jian Lin <lin@fossaltd.com>
From: Shiran Börrsson <shiran@altvest.is>
Original Message

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Exhibit

| jIAN Lin

CEO, Brandiinet

www.brandiinet.com

To: Steve Barlow <sbarlow@fossaltd.com>
Date: October 23, 2014 at 3:19:25 PM EDT
Subject: Skin2
From: | JIAN Lin <jian@brandiinet.com>





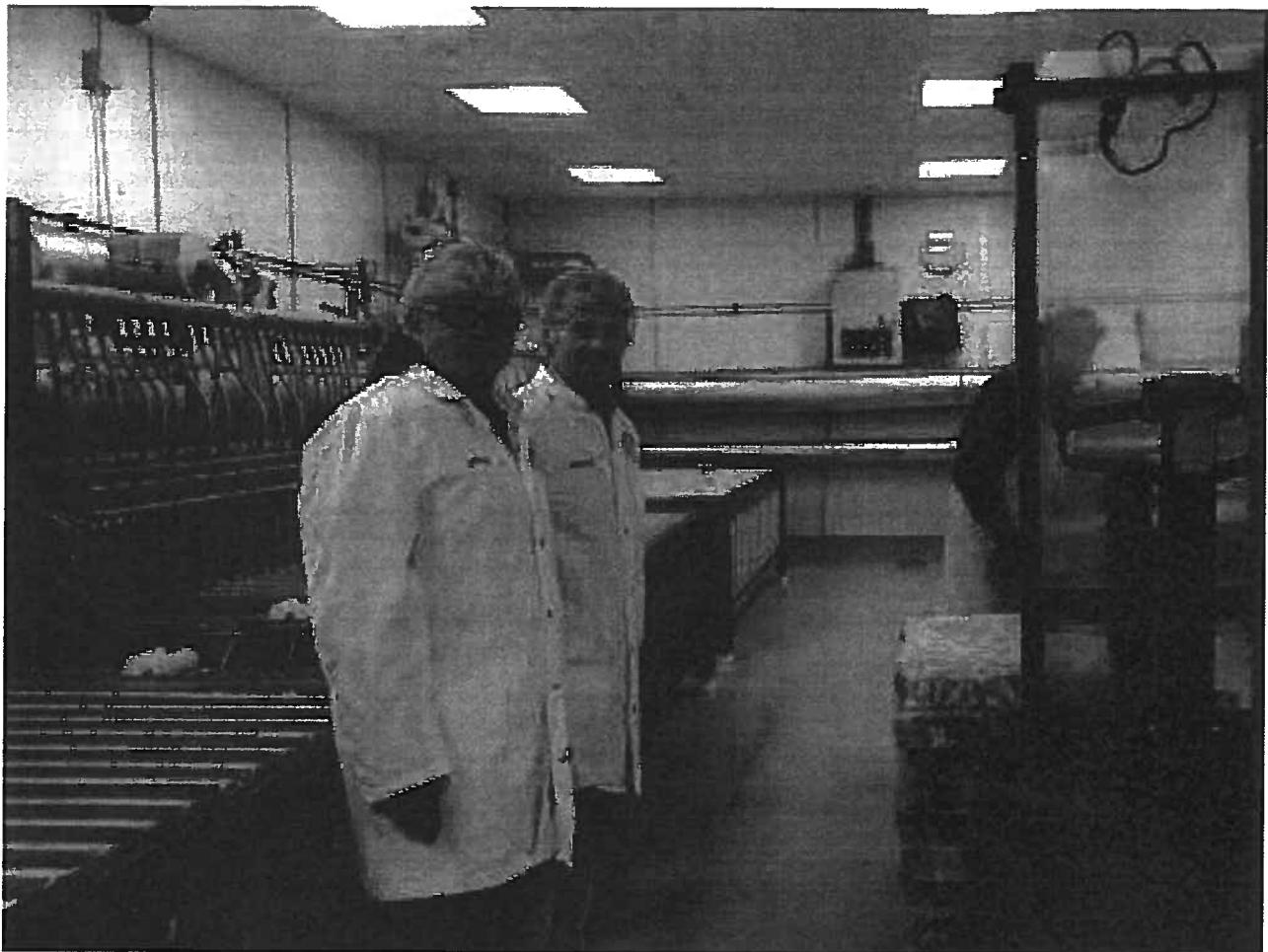














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Exhibit

www.brandinternet.com
CEO, Brandinternet
| JIAN Lin

To: Steve Barlow <sbarlow@fossalt.com>
Date: November 14, 2014 at 4:02:05 AM EST
Subject: 2
From: | JIAN Lin <jian@brandinternet.com>

b

b



b

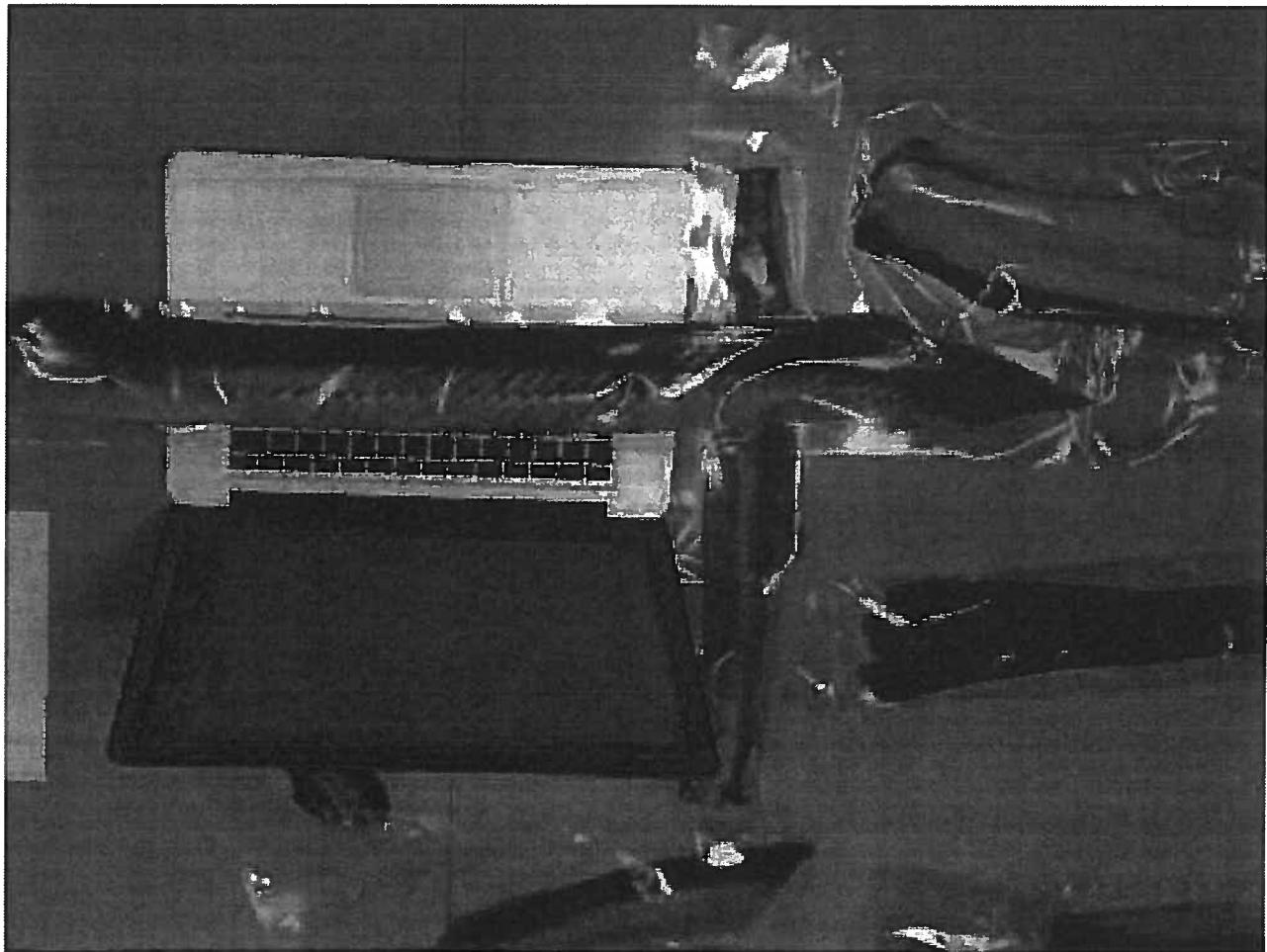
b





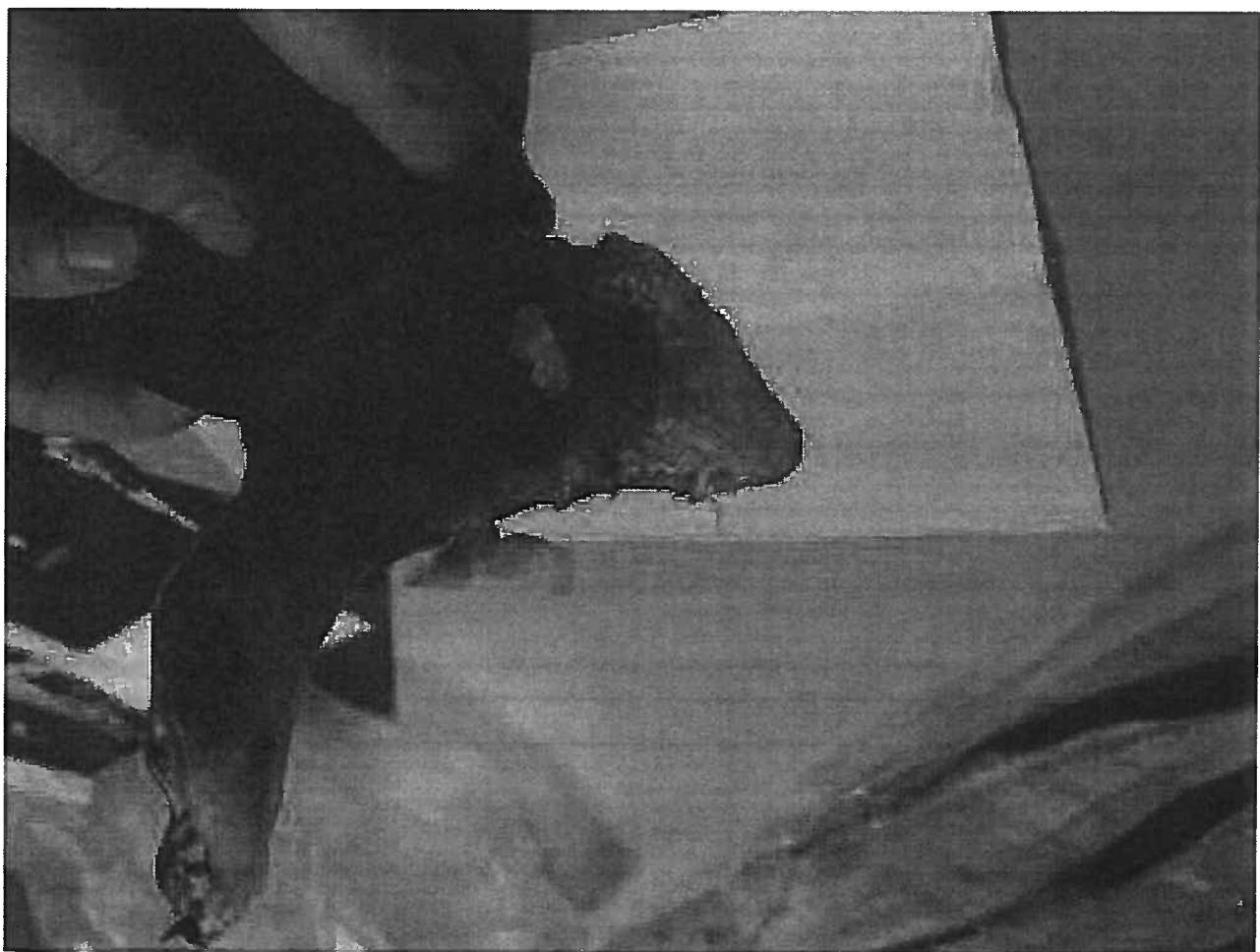














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Exhibit

Hope alls well.

them next meeting.

I am waiting for the pricing to arrive from them as make decision as what path to take with

wide range of orderings to make the first wave launch in the USA.
Pokadogs. Their products are not as refined as what we are going o produced but have
They have way too many products and smaller shorter plastic container tubes similar to

saw was a complete automated fish skin production facility for pet chews.
since one year ago. He immediately call his friends and asked if we can come visit. What I
then told me that his Childhood friends own and operating a pet treat company in Reykjavik
the short version of the Mur SAGA and what Fossa is is trying to establish in Iceland, he
During the meeting this afternoon, he asked what brought me back to Iceland? I told him

[REDACTED]

[REDACTED]

Today, was a crazy day of all since this visit to Reykjavik
The last several days has been very productive but took up all the hours through the days.

Today the windchill factor brought the walking temperature of -10 C in Reykjavik
Hi Steve,

To: Steve Barlow <sbarlow@fossatd.com>

Date: January 15, 2015 at 6:14:42 PM EST

Subject: Starts report

From: Jian Lin <jlin@fossatd.com>

| Jian

Will be up north tomorrow on till next week.

| Jian Lin • Fossa LTD/Fossa Enterprises, eft

Executive Director / Founder
P.O. Box 801, The Valley, Anguilla, British West Indies AI-2640

lin@fossaltd.com
www.fossaltd.com
usa +1.617.733.2796
Iceland +1.354.848.7098

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Exhibit

<Fish Skin Project Closure.docx>

Shiran

Regards,

Will call after hearing from you that is ok.

Just sign the attached, I have put in costs that I estimated and you can adjust if you want.

I need to finalize this. At west can collect the funds and reallocate if you permit this.

Hi,

On Dec 30, 2015, at 10:14 AM, Shiran Borrison <Shiran@atwest.lis> wrote:

Jean Lin • Fossila LTD
P.O. Box 801, The Valley, Antigua, British West Indies AL-2640
www.fossila.com
USA +1 617 543 5111
cell/land +1 254 846 7098

Shiran I was a BrandiNet project and note fossila project I would prefer to stay consistent as the initial proposal. Let's discuss when I get home in SD..

From: Jean Lin (mailto:lin@fossila.com)
Sent: Friday, December 2015 15:25
To: Shiran Borrison <Shiran@atwest.lis>
Cc: Jean Lin (lin@brandinthenet.com)
Subject: Re: Fish Skin Project closure

Shiran

Dear Jean, Best regards,

The intermediation bank transfer simply takes too long to process.

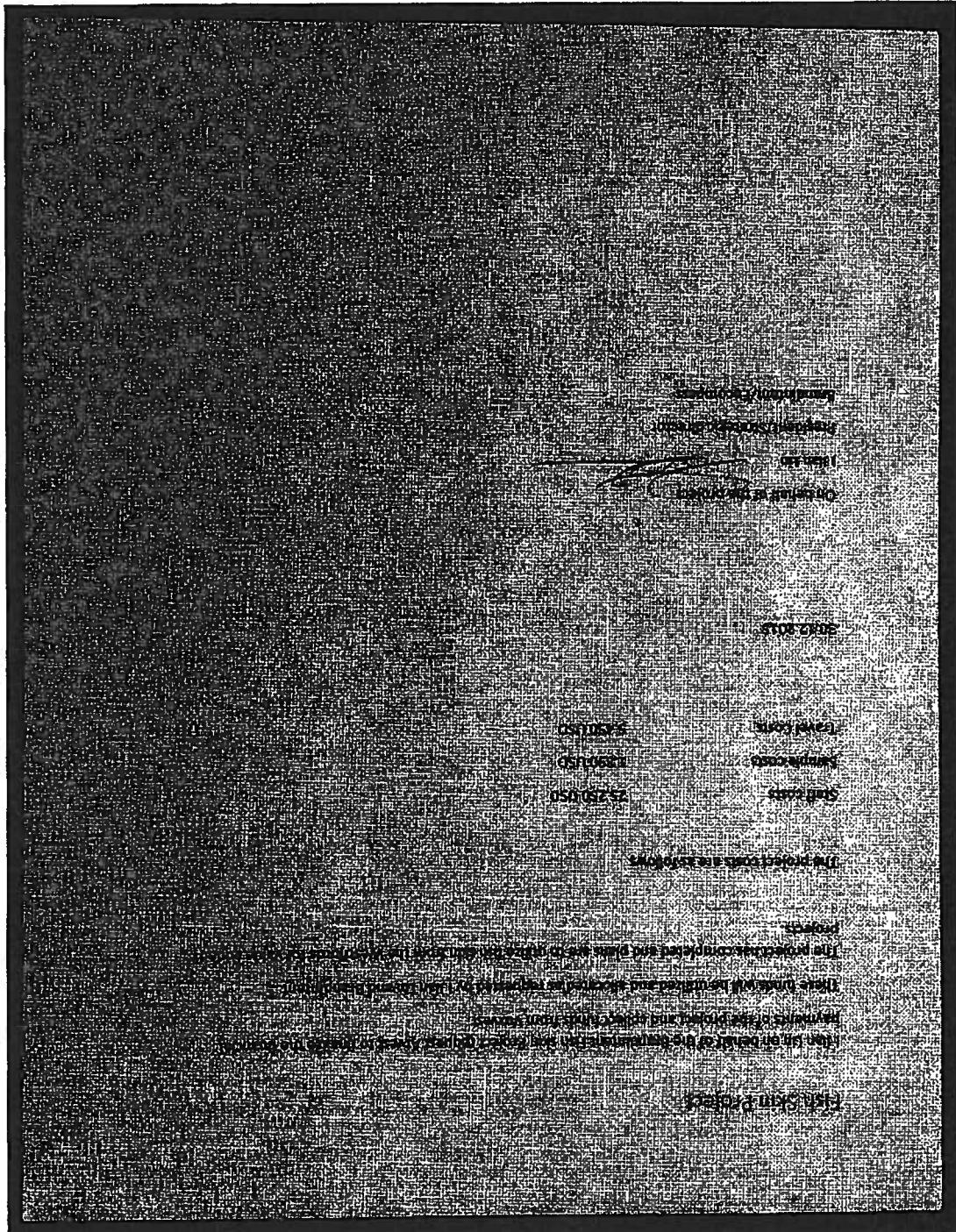
What I am trying to accomplish is to get the funds from an entity (Vaxwest) that will cease operation tomorrow. The funds are available and will be used for the project even though Atwest will be an intermediary to change the funds (at no cost for you).

Ok no problem in changing the document.

To : Jean Lin
Shiran Borrison

12/30/2015 10:48 AM

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Exhibit



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Exhibit

Bank Deposit FDIC Insured | TD Bank, N.A. | Equal Housing Lender

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Business Code Cheating
BENCOMPASS COMMUNICATIONS INC
Account #

AMERICA'S MOST CONVENIENT BANK STATEMENT OF ACCOUNT



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Exhibit



冰岛原装正品

冰岛原装正品

冰岛原装正品

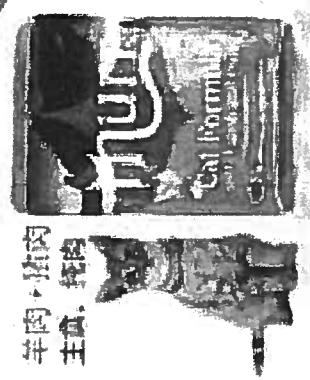
试奇特 敢新品

宝贝分类

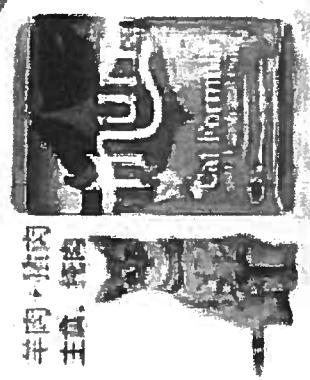
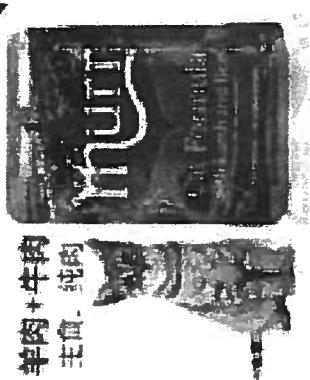
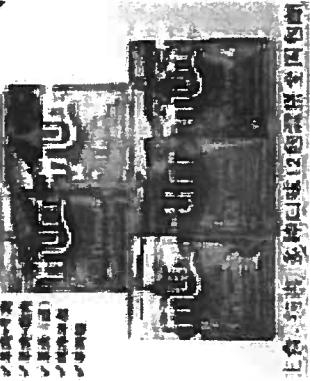
宝贝分类

冰岛原装正品

冰岛原装正品



羊肉+牛肉
生食、纯肉



试奇特 敢新品

宝贝分类

冰岛原装正品

试奇特 敢新品

宝贝分类

冰岛原装正品

产地直供

宝贝分类

冰岛原装正品

冰岛原装正品

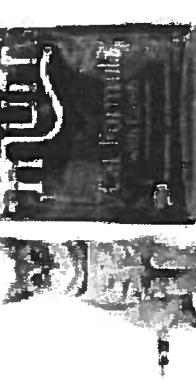
宝贝分类

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冰岛原装正品

宝贝分类

冰岛原装正品

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She does not trust anyone I know and worked with in Ireland and she told Steve not to trust me. I tried to avoid any Jamie sorry in dielectric contract with Sonya because when we started the business there were lots of arrangements I had to make without invoices and contract and sorry did not know and has no record on islands bank. The record I have for Steve does not match aurus Icelandic record.

To markings
Fossa

5:19 PM

On Sep 18, 2015, at 4:11 PM, [Jian Lin](mailto:JianLin@lossltd.com) <JianLin@lossltd.com> wrote:

immmediately by telephone. emails, delete this message or copy of this communication is strictly prohibited if you have received this communication in error. Please notify us immediately, distribution, reprinting, or copying of this communication to others is illegal. Please notify us immediately, distribution, reprinting, or copying of this communication to others is illegal.

Stable Barlow • Fossal LTD
Box 901, The Valley, Anguilla, British West Indies AI-2640
www.fossal.com
sbarlow@fossal.com
USA +1.617.733.3927

Steve

Regards,

Please work with Sonya. She will manage all of these next week through the new bank and online with bill pay. I suggest to get ahead of this to have all involved in her ASAP. Thanks.

1 Jian:

From: steve berlow (<sbablow@rossallid.com>
Subject: Re: Due in September
Date: September 18, 2015 at 4:09:56 PM EDT
To: jian lin (<jlin@rossallid.com>
Cc: Sonya Lvshits (<slvshits@rossallid.com>)

BEGIN forwarded message:

dissemination, distribution, or copying of this communication is strictly prohibited. If you have received this communication in error, please notify us immediately by telephone, mail, delete this email and destroy any copies and return the original message to us at the above email address.

Executive Director/Under
P.O. Box 101, The Valley, Aragua, Venezuela
www.trossedh.com
(0 + 1.617.513.6111 - (0 + 617.852.3315 - (0 + 1 354.848.7098

Steve does not trust me on the list of funds needed, he wants to have invocies from the vendors. I plan

Subject: Fwd: Due in September
Cc:
To: Omar Mbar Johnson <ombarj0000@...>
Date: 18/09/2015 20:26 (GMT+00:00)
From: lianlin@rossall.com
Via: www.rossall.com

Smooth Business with Wins

Even though the estimated cost in last report is a bit more, no payments are made except there is a invoice and bill to pay?

It looks like she does not trust me?

Cost reports for Slyre with information from me? What do you think?

Then it would maybe be better if Slyre and Sonya be in direct contact. Slyre could pay all due invoices and make estimated

on cap 10, 2019, at 9:07 AM, chrisjones@smallbiztutor.com wrote:

ฉบับที่ ๑๙๘

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Exhibit

Steve,
We must lock up the horns in Iceland. Fish skin is dead. Hanna is not ready for what we want
(met with her today and learned lots). CanPet sold me out. I will be back home to receive
the Hanna shipment and regroup with Brian. I will turn around and come back here to start
production and prepare for next year collection. Need your support.

From: Jian Lin <jlin@brandininternet.com>
Subject: talk
To: Steve Barlow <sbarlow@fossaltd.com>
Date: January 17, 2015 at 7:58:26 PM EST

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From: I Jian Lin <jlin@brandintent.com>
Subject: Re: Funding and record keeping
Date: September 13, 2014 at 10:48:25 AM
To: stevebarlow <steve@barlow.name>

Hi Steve,

Of course, and agreed with all your concerns and requirements. The initial \$50K was estimated to obtain the horns including "buying" the raw materials from slaughter house and other related expenses. As we learned more during my visit to Iceland, we have learned more about the mechanics of the business as well as identified new opportunities form this initial business focus. Yes, it is quickly became clear that to kick off this business and lock up the market will require additional funding to realized. IN addition, Due to the slaughter season started the week I returned from Iceland, Each everyday had been crazy and stressful to manage an efficient and effective way to collect all the raw material we possibly can. And doing so, we encountered rush charges and VAT (not anticipated initially).

The registration procedure from Shiran was a guideline and each case are being considered individually. With the "off shore" entity, Iceland government are taking extra steps to process and review, awaiting a response reply back some time next week, to move forward on this issue. I had convinced the container rental company to delay the issuing of written invoice until we have our ID number issued.

My plan is to pay the \$6004. back as soon as cash comes in as the first payout. Einar left this problem and leave me hanging with over \$385k. I goal is to convert this inventory as fast as possible and pave the road and re-establish credibility with [REDACTED] to launch Fossa product offerings and partnership with [REDACTED]

I have envelope full of receipt from my trip to Iceland including the tail end of extension expenses, Since the day returned from iceland I have been completed consumed by the operation and logistics of Horn harvesting and negotiation. We are still not at the conclusion of the phase one of this venture which is to lock up the supply source and establish protocol necessary to transport and store. This week is to clarify the phase two of the project to define and conclude the transport and storage logistics either in the Westfjord or finding new facility in the north close by the slaughterhouse.

I have been very strict and careful on spending the cash and at times overly stressed about it. As you know that I will not spend any funds unless it is necessary. I do not know if you have seen the Fossa filing crate in my dining room with color coded folders? I will try to keep a detail records and receipts as much as possible. Since we are not officially a company, all business conducts at this point with icelandic vendors have been through Brandintent/Encompass. As we both acknowledge that moving forward with the Fossa entity is also top priority.

We are about to make plans to Iceland again, it will be an extended stay this time to ensure all matters can be executed during our visit. I will identify a cheaper alternative to hotel and guesthouse if possible but will definitely need a rental car during our stay.

The next expense will be used to cover the Iceland visit, Hanna's deposit, Bragi's fees and additional container rental (once the additional 40" can be located).

I already have Omar trying to establish a back up plan in case Shiran go dark, trying to identify the contact information for Jon and Gudni who had came to agreement with us during my last visit but Shiran would not provide me with their direct contacts.

I have Skype call daily with each and every parties involved in this venture in iceland, making sure everything is moving the right direction with good progress. Moving forward, let's try to have a weekly budget review but I would like spend any funds without informing you and get your approval first.

Please call me if you have any additional questions.

Jian Lin • Brandintent
President, Strategic + Creative Director
jlin@brandintent.com
www.brandintent.com
(o) +1.978.255.4528 • (c) 617.733.2796

18 Henry Graf Road Suite 26, Newburyport, Massachusetts 01950 USA

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On Sep 13, 2014, at 9:36 AM, stevebarlow wrote:

I Jian:

I have a few thoughts on funding. Firstly, it seems that the need for funding is going to go far beyond the original \$50k we anticipated. I will need to liquidate some stock which will have a tax impact and loss of dividend income. As some compensation for this I would like 10% interest on monies put into Fossa until repaid. Also, I would like "first monies out" to cover all my Fossa investments and Murr loans and expenses (\$40k+ listed in the Excel spreadsheet). I think considering the large monetary exposure I have taken and continue to take that this above is a fair payout for my cost and risk.

Also, there are a lot of moving pieces and expenses and I would like to start some record keeping for us. Please send me invoices and receipts for all payments to date and on a going forward basis. This is a good practice for us as we will need this when Fossa is organized in Anguilla and I will take this task on.

Also, I am concerned that our cash flow needs will continue to grow beyond our budget with more examples like VAT, container delayed shipping, etc. Therefore please help plan for some cash flow events that can lessen the need for cash loans if possible. For example, what is the

plan around the relabeling of Murr? When and how much cash income can we expect for the \$6.5k loan?

Finally, I would like to better understand the timing of getting a corporate number to avoid VAT payments. I thought the document sent from Shiran said it takes 5 to 7 days to process our registration for \$3.2k & \$1.5k?

Also, I would like to get the VAT monies back to me rather than into Fossa. Anyway, I think it is important to be very organized now as there are a lot of moving pieces so lets start the accounting ASAP. You have a lot on your plate so please send me scans of all the invoices and receipts and I will set up files for us. Also, please keep a habit of sending me emails of upcoming expenses and then when expenses hit our accounts and then invoices and receipts.

Please review the following for completeness and send invoices and receipts when you can. Also, what is the amount to hit TD on Monday and what is the breakdown? Please send invoices and receipts for this as well.

EXPENSES TO DATE FOSSA	DATE	STATUS
INTERNET	\$38.94	receipt on file
MURR LABELS	\$6,500.00	
ICELAND COMPANY REG & FILING	\$3,200.00	
ATTORNEY ICELAND	\$1,550.00	
TICKET CHANGE	\$1,600.00	
BRAGI (GAS & HOTEL)	\$400.00	
HOTEL (3 EXTRA DAYS)	\$650.00	
FLIGHT FROM Isafjordur	\$350.00	

Finally, can you send an email at the end of every week which is a short status update and open issues and then items for the week ahead. There are many things happening and I think this will help us keep focused and able to prioritize. Thanks.

Regards,

Steve

Steve Barlow
131 Laurel Road, Chestnut Hill, MA 02467
cell +1.617.733.3927 fax +1.617.738.8913
steve@barlow.name

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Exhibit

regarding your expense reporting.

> 3) Future reporting - you'll copy me to all your future communication with Steve

>

> organized by you).

> Agreed that you'll provide me with the box of all the receipts you have (after they've been

> 2) Providing paper support for expenses incurred so far:

>

> See Steve's email from July 20th regarding expenses gap.

> April 1 - \$3,000 (debit transactions) - Jian does not recognize it. Is it Steve's personal?

> Mar 19 - \$700 (debit transactions) - Jian does not recognize it. Is it Steve's personal?

> Feb 26 - \$1,400 - MAST export certification filing fees?

> Feb 2 - \$3,060 - is it Omar's salary?

> Jan 6 - \$324.44 Jian does not recognize it. Is it Steve's personal?

> Still open:

> A revised PL report will be sent out on Wed to reflect clarifications you provided today.

> 1) Explanations of expenses incurred so far -

>

> Below is the summary of items discussed:

>

> Thank you for the time.

>

> Jian,

>

> On Aug 3, 2015, at 8:38 PM, Sonya Livoshits <sonya.business@gmail.com> wrote:

Sent from my iPhone

recognize them.

several items in April I have not gone over the details and that does not mean I do not

you was that I do not have the document in front of me to provide information. There are

Sonya, I did not say I do not recognize these items (except the \$700 withdraw). What I told

On Mon, Aug 3, 2015 at 9:50 PM, Fossa <jim@fossaltd.com> wrote:

Sonya

Thank you for correcting me.

It must have been my misunderstanding.

I Jian, sorry for that.

From: Sonya Livoshits <sonya.business@gmail.com>

To: Fossa <jim@fossaltd.com>

Subject: Re: Follow up on today's call

Date: Tue, Aug 4, 2015 at 7:17 AM

CC: stevebarlow <sbarlow@fossaltd.com>

- > <
- > < Sonya
- > < Thank you
- > <
- > < process of inventory tracking.
- > < 5) inventory tracking and recording - you'll discuss with factory workers their current
- > <
- > < from vacation.
- > < 4) Questions to the Icelandic accountants - you'll follow up with them after they are back
- > <

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Exhibit

Fossa Ltd.

EXPENSE REPORT

